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Ontario

One-hundred and sixth

ANNUAL REPORT

of the

Superintendent of Insurance

for the Province of

Ontario

Business of 1984

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MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS

OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable Robert G. Elgie, M.D.

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundred and sixth Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1984.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which they are authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under the Canadian and British Insurance Companies Act, 1970, or the Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts). It should be noted that Lloyd's is now federally registered and has been dropped from this section of the report.

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-Profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under the Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statements filed with the Department by the one company licensed under the Investment Contracts Act.

Division IV, entitled ''Statistical Tables'', shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled ''Appendices'', shows other miscellaneous information.

Life Insurance In Ontario

A comparative summary of premium income for the years 1981 to 1984 is shown below.

	1984	1983	1982	1981
	$	$	$	$
Premium Income:				
Insurance (Ordinary & Industrial)	524,964,989	476,710,591	455,243,727	430,568,566
Annuities	2,482,772,631	2,073,178,487	2,090,769,030	2,083,562,855
Totals	4,076,767,891	3,526,911,118	3,412,436,066	3,412,436,066

The following sets out a comparison of benefits paid for the years 1980 to 1983.

	1984	1983	1982	1981
	$	$	$	$
Disbursements to policyholders:				
Insurance contracts:				
Ordinary and Industrial	761,414,804	764,109,138	819,915,761	758,595,847
Group	424,394,455	420,587,513	405,761,711	369,506,891
TOTALS	1,185,827,259	1,184,696,651	1,225,677,472	1,128,102,738
Annuity contracts:				
Ordinary	684,242,534	544,565,952	554,391,533	508,437,407
Group	653,178,073	954,628,750	661,174,229	904,995,671
TOTALS	1,337,420,607	1,499,194,702	1,215,565,762	1,413,433,078
GRAND TOTALS	2,523,247,866	2,683,891,353	2,441,243,234	2,541,535,816

A comparative summary of new insured issued and in force for the years 1981 to 1984 is shown below:

POLICIES IN ONTARIO*	1984	1983	1982	1981
New Issued				
Number	702,174	594,812	543,026	529,796
Amount	$36,293,332,695	$37,381,303,988	$30,757,960,381	$26,105,008,729
Average Policy	$51,687	$62,846	$56,642	$49,274
In Force Dec. 31st:				
Number	5,393,207	5,031,870	5,393,757	5,299,961
Amount	$234,035,021,834	$225,822,126,057	$207,332,717,017	$189,639,500,764
Average Policy	$43,394	$44,878	$38,439	$35,781

*Figures do not include Segregated Funds

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1981 to 1984:

	1984	1983	1982	1981
	$	$	$	$
Total Premiums and dues in Ontario	47,949,792	43,877,950	38,065,565	38,232,479
Disbursements to policyholders and beneficiaries (excluding expenses)	22,234,900	19,845,113	22,741,119	19,915,811
New Business written	353,747,871	256,094,636	257,617,445	171,931,649
Life & Annuity certificates in force (adult and juvenile)	1,521,946,322	1,809,344,434	2,027,132,199	1,998,449,081

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%
1971	426,893	301,624	70.7
1972	490,233	355,347	72.5
1973	548,792	401,966	73.2
1974	635,209	495,066	77.9
1975	815,272	565,209	69.3
1976	962,385	656,207	68.2
1977	1,094,434	752,641	68.7
1978	1,134,775	842,243	74.2
1979	1,197,620	912,947	76.2
1980	1,307,820	1,043,487	79.8
1981	1,508,216	1,273,191	84.4
1982	1,779,064	1,429,404	80.3
1983	1,917,506	1,606,391	83.8
1984	1,998,028	1,899,121	95.0

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending 1982 and 1983 reported in the latest compilation. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

The figures are based on the existing statistical classification system which for principal operators under age 25 emphasizes age, sex and marital status but does not take into account years of driving experience.

In view of revisions to the Ontario Human Rights Act and provisions in the Charter of Rights, work is proceeding on the development of new statistical classifications which will emphasize driver record and use of vehicle and de-emphasize age, sex and marital status. Coding by new classifications commences in 1984 and 1985.

Tables Illustrating Reasons for Rate Differentials

Class Description Private Passenger Cars	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims		$100 and $250 Deductible Collision Claims		Accident Benefits	
	1983	1984	1983	1984	1983	1984
A) Average for all Classes (Urban Territories)	225	265	90	100	26	30
Principal Operators Over 24						
No driving to work, no inexperienced operators	193	218	78	85	22	24
Up to 10 miles to work	244	262	89	99	30	32
Over 10 miles to work	228	263	100	112	26	36
Business driving	248	283	136	154	24	27
Young Drivers						
Occasional Driving Male Drivers under 25 (Suppl. to principal operator coverage)*	138	148	45	48	no data	no data
Married Males						
Ages 20 and under	755	634	198	244	48	169
Ages 21 to 24	318	592	144	166	29	91
Unmarried Males						
Ages 18 and under	900	1,057	345	342	40	92
Ages 19 and 20	710	996	245	329	43	60
Ages 21 and 22	446	632	208	239	38	62
Ages 23 and 24	456	489	171	197	34	37
Females						
Ages 20 and under	332	590	156	195	39	46
Ages 21 to 24	270	350	111	137	29	33
Rated as Having						
5 years claim free	196	230	83	93	24	27
3 years claim free	343	451	125	143	37	49
2 years claim free	400	397	110	133	46	45
1 year claim free	400	465	123	150	38	63
0 years claim free experience	340	450	95	135	29	46

**No data for female occasional drivers. Their claims are included with the Principal Operator claims.*
Note: The 1983 figures have been revised compared to previous report reflecting actual settlements in place of claim reserve estimates.

Tables Illustrating Reasons for Rate Differentials

Class Description Private Passenger Cars	Average Losses Plus Claim Adjusting Expenses per Car Insured					
	Third Party Claims		$100 and $250 Deductible Collision Claims		Accident Benefits	
	1983	1984	1983	1984	1983	1984
B) Average for all Classes (Rural Territories)	167	218	80	82	19	21
Principal Operators Over 24						
No driving to work, no inexperienced operators	148	172	70	69	18	18
Up to 10 miles to work	143	210	74	80	18	17
Over 10 miles to work	190	241	98	102	18	34
Business driving	195	214	116	115	18	19
Young Drivers						
Occasional Driving Male Drivers under 25 (Suppl. to principal operator coverage)*	144	142	56	57	no data	no data
Married Males						
Ages 20 and under	228	499	185	221	265	37
Ages 21 to 24	260	416	108	132	22	29
Unmarried Males						
Ages 18 and under	823	994	378	397	69	49
Ages 19 and 20	455	890	263	335	45	139
Ages 21 and 22	522	765	217	281	23	54
Ages 23 and 24	319	460	178	175	26	37
Females						
Ages 20 and under	229	408	131	171	29	38
Ages 21 to 24	164	303	120	118	26	27
Rated as Having						
5 years claim free	144	183	75	76	17	18
3 years claim free	296	447	114	132	32	59
2 years claim free	234	276	120	118	30	17
1 year claim free	288	389	113	116	31	25
0 years claim free experience	224	509	104	125	17	43

**No data for female occasional drivers. Their claims are included with the Principal Operator claims.*
Note: The 1983 figures have been revised compared to previous report reflecting actual settlements in place of claim reserve estimates.

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Direct Premiums Written	Direct Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $	*thousands of $*	%	*thousands of $*	
1980	44,432	24,633	55.4	75,842	51
1981	53,844	31,043	57.6	94,526	51
1982	63,724	36,947	58.0	109,573	51
1983	73,814	45,398	61.5	125,433	51
1984	78,635	57,385	73.0	138,046	51

Provincial and Extra-Provincial Companies

	No. of Companies 31 December 1983			Additions			Withdrawals			No. of Companies 31 December 1984		
	Ontario	Extra Pro-vincial	Total	Ontario	Extra Pro-vincial	Total	Ontario	Extra Pro-vincial	Total	Ontario	Extra Pro-vincial	Total
Life	4	8	12	—	—	—	—	1	1	4	7	11
Fraternal	5	—	5	—	—	—	—	—	—	5	—	5
Other Than Life	26	6	32	—	—	—	2	—	2	24	6	30
Farm Mutuals	52	—	52	—	—	—	—	—	—	52	—	52
Mut. Ben. Socs.	48	—	48	—	—	—	3	—	3	45	—	45
Totals	135	14	149	—	—	—	5	1	6	130	13	143

FEDERAL AND FOREIGN COMPANIES

130 Life companies
231 Casualty companies
16 Companies writing both Life and Casualty
33 Fraternal societies

Agents, Brokers and Adjusters

During 1984, the following licences were issued:

Life insurance agents	19,051
Non-life insurance agents	3,278
Adjusters	1,048
	23,377

Included in the total of life insurance agents licensed are 793 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 645 salesmen registered in 1983.

Prepaid Medical Associations

Four Associations are now registered under the Prepaid Hospital and Medical Services Act.

LEGISLATION

While no new statutes or amendments to existing statutes were enacted during the period, the year 1984 saw the passage of certain regulations under related Acts administered by the Ministry through the Superintendent of Insurance. These regulations with their principal features and effect were:

(1) Ontario Regulation No. 72/84 made under the Motor Vehicle Accident Claims Act, which basically provided a mechanism whereby persons who have claims or judgments against persons insured under motor vehicle liability policies issued by a "designated insurer" may apply for payments out of the Motor Vehicle Accidents Claims Fund, arising mainly from the insolvency in 1981 of Pitts Insurance Company and whereby also the insolvent Cardinal Insurance Company was so designated in similar circumstances.

(2) Ontario Regulation No. 352/84 made under the Prearranged Funeral Services Act, which required funeral directors to maintain more detailed information on agreements, more stringent controls on monies held in trust by funeral directors as well as the manner in which such funds are disbursed, and required funeral directors to file with the Registrar of the Board of Funeral Services certain information on outstanding agreements at the time of application for renewal of the funeral director's funeral establishment licence under the Funeral Services Act.

(3) Ontario Regulation No. 447/84 made under the Registered Insurance Brokers Act, as initiated and approved by the Registered Insurance Brokers of Ontario (RIBO), a self-governing agency, which provided for the election of eight members of RIBO to its governing council, with four members to be chosen on an annual basis commencing with an election scheduled for November, 1984.

Guidelines

Over the years the Superintendent has issued guidelines to licences respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases, guidelines as experience indicates and as matters develop, become regulations or part of the statutes. These guidelines are as follows:

(1) A guideline with respect to the marketing of automobile policies and synthetic fleets issued August 1, 1969. It arose out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis.

(2) A guideline issued February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. This guideline arose out of investigations conducted by my office based on complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of one-year limitation period for bringing action under the Insurance Act.

(3) A guideline issued April 24, 1972, arising from a decision of the Supreme Court of Ontario in the case of Hill vs. Lumbermens Mutual Insurance Company. This guideline deals with the situation where a member of the insuring public was denied coverage under the comprehensive personal liability part of the fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(4) A guideline issued November 21, 1972 to all insurers transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E (now Schedule C) to the Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds or policy claimants, with information necessary in order to make proper claims for benefits.

(5) A guideline issued January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. This guideline summarized the effects of the finding of my Advisory Board with respect to the duties and role of adjusters and re-affirmed the principles and ethics applicable to the licensing of adjusters in Ontario.

(6) A guideline issued May 15, 1973 respecting the mass advertising of life, accident and sickness insurance following its adoption, as amended, at the April 1973 Conference of the Superintendents of all provinces and territories of Canada. As thus amended, it replaced the original guideline on the subject which I had issued on February 28, 1972 and was published in my annual report for the year 1972. The guideline was further amended in 1976 to clarify and update the requirements with respect to the filing of mass-advertising material with the Superintendent of each of the several provinces. This guideline is based upon an interpretation of section 393 of the Insurance Act (Ontario) dealing with unfair and deceptive acts or practices in the business of insurance. Its basic purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising.

(7) A guideline issued May 25, 1973 to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(8) Arising from the subsequent proclamation naming September 1, 1973, as the effective date of the legislation referred to in item (7) above, a supplementary guideline was issued July 16, 1973 drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influences of intoxicating liquor or drugs and consequent amendment to the standard automobile policy form effective September 1, 1973.

(9) A guideline issued August 28, 1973 to all fraternal societies licensed in Ontario drawing attention to the effect of the passing into law of the Corporations Tax Amendment Act 1972 which requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(10) A guideline issued February 24, 1975 to all insurers transacting automobile insurance in Ontario regarding actions taken by insurers in the name of the insured with respect to a subrogated interest. This guideline stressed the importance of the insurer checking with each concerned insured as to his/her interests in the matter so that insureds may not de denied the right of recovery with respect to their personal interests.

(11) A guideline issued effective January 1, 1976 governing group accident insurance and group sickness insurance, as adopted by the Superintendents of Insurance for the several provinces and territories of Canada. This guideline generally sets out the conditions under which a contract of group insurance may be issued. It also prohibits the issuance of such a group contract unless the benefits are payable according to a schedule that is non discriminatory as between members or members of the same class, and governs other matters relating to insurance eligibility as well as concerning the payment of compensation by the insurer to the policyholder or an agent or employee thereof under a group contract.

(12) A guideline issued effective July 1, 1976 governing disclosure relative to accident insurance and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. Among other requirements, this guideline calls for the inclusion in each application or policy and every advertisement and piece of sales literature that illustrates the cost of insurance for a specific type of policy, an information statement indicating a certain percentage of the premiums that will be required for claims, estimated by the actuary for the insurer on the basis of an assumption of morbidity, mortality, lapse and interest that the insurer uses in establishing the premiums to be charged for the policy.

(13) A guideline issued October 7, 1976 to all insurers and life insurers concerning the licensing of insurance agents. This guideline deals generally with the insurer's responsibilities with respect to renewal of licences by their agencies and the acceptance of business by insurers from unlicensed agents.

(14) A guideline issued effective January 1, 1978 respecting the disclosure of benefits, limitations and exclusions in individual policies of accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. The basic purpose of this guideline is to encourage the issuance of clear and readable policies of accident insurance, sickness insurance or accident and sickness insurance to the end that purchasers may understand, as fully as possible, the coverage which is provided. Towards this end, the guideline requires a statement disclosing the principal benefits, conditions, exclusions or limitations of the policy to be prepared and delivered to the insured at the time of delivery of the policy, containing prescribed information to be given under a prominent caption. The guideline applies to all such policies with certain exceptions including non-renewable insurance issued for a period of six months or less that is issued in relation to a ticket or travel.

(15) A guideline issued March 25, 1980 to all insurers transacting legal expense in Ontario arising from the introduction of this new class of insurance in the Province. This guideline indicates that with respect to the underwriting of the new class of legal expense insurance in Ontario, insurers concerned shall observe certain conditions and limitations, namely: (a) all contracts of legal expense insurance shall provide the insured with complete freedom to select the lawyer of his own choosing, (b) no such contracts shall provide coverage with respect to the payment of fines and penalties imposed under any legislation, (c) all contracts of legal expense insurance shall stipulate that where the insured is also entitled to benefits covered under the Ontario Legal Aid Plan or other publicly financed program, benefits under the private insurer's plan will be treated as primary to the benefits payable under any other such programs. In accordance with the Cabinet minutes approving the regulation to create this new class of legal expense insurance under the Insurance Act, this guideline was developed in consultation between our Ministry and the Ministry of the Attorney General.

(16) A guideline issued May 28, 1980 to all insurers transacting automobile insurance in Ontario, restating the proper method for the writing and rating of insurance policies issued in respect of automobiles which are leased rather than owned, in accordance with applicable provisions of the Insurance Act.

(17) A guideline issued May 29, 1980 to all insurers transacting automobile insurance in Ontario, drawing attention to the discontinuance in Ontario of the 04 statistical classification for unmarried male principal operators aged 25 to 29, with effect from July 1, 1980. The reasons for the abolition of the special class were (a) no corresponding special classes existed for married males or for unmarried females in the same age group, causing doubts as to the validity of surcharges based on statistics for this validity of surcharges based on statistics for this group; (b) it having appeared that the use of the special category resulted in older unmarried males being pooled with females and married males aged 25 to 29, and (c) the elimination of a special category produced a clearer structure in the statistical plan: all drivers over age 24 are classified by vehicle use and claims record and not by age, sex or marital status. Insurers were therefore requested to adjust their rate table to reflect the statistical change in orderly fashion, with a target date of year-end 1980 for implementing changes.

(18) A guideline issued November 5, 1980 to all insurers transacting automobile insurance in Ontario with respect to side-agreements entered into between the insurer and the insured which were designated as "endorsements" to the policy. This guideline drew attention to Section 222 of the Insurance Act which provides specifically for side-agreements with respect to partial payment by insurers of third party claims. However, the guideline stressed that such agreements cannot and should not be designated as endorsements.

(19) A guideline issued effective July 1, 1981 governing credit card group accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline applies to group insurance contracts providing accident and/or sickness benefits to the named holders of a credit card and their families from a specific credit card issuer; however, it does not apply to group insurance contracts providing benefits for loss of income because of disability due to sickness. The guideline makes the insurer issuing a credit card group insurance policy responsible for all printed material regarding the insurance provided to every group person insured and sets out the particulars to be contained in a certificate or other document issued for delivery to each group person insured as well as the procedure to be followed in making a claim. In addition, an anticipated loss ratio must be disclosed in accordance with item (12) noted above, being the guideline for disclosure relative to accident and sickness insurance, and requires all solicitation of credit card group insurance in the form of advertisements, brochures and related literature to observe the terms of item (6) noted above being the guideline respecting the mass advertising of life, accident and sickness insurance.

(20) A guideline issued August 10, 1981 to all insurers transacting general insurance in the provinces of Canada concerning the mass marketing of personal lines (property and automobile) insurance as developed by an industry/provincial governments committee in respect of both existing and new business. The purpose of this guideline was to (a) ensure truthful and adequate disclosure in all literature used in the mass marketing of such insurance; (b) establish certain minimum standards of conduct in the solicitation of business to avoid unfair competition and practices among insurers; and (c) set out and ensure that no industry rating bureau and no insurer shall fix or make a rate or schedule of rates or charge at a rate for insurance (falling within the scope of the guideline) to a qualifying group that would result in a lower cost to an individual in such group than such individual would have to pay if insured individually, nor shall any insurer engage in any unfair or deceptive acts or practices. This guideline has full force and effect in all Canadian jurisdictions, except Quebec, with a few variances only in the case of Alberta and Saskatchewan.

(21) A guideline issued October 19, 1981 to all insurers transacting automobile insurance in Ontario concerning the processing of new or renewal policies for elderly drivers. This guideline, resulting from an earlier investigation by my office, was prepared and based on the evidence of various discriminatory practices in effect which could be considered to be unfair. It sets out certain practices in this regard which are considered to be unfair and prohibited, including, solely by reason of age, any refusal by an insurer to accept in the normal way of a new business application for an elderly driver, any imposition on him/her or a higher premium or requirement for medical examinations or eye tests/ The guideline also indicated that any instance or failure to comply with it as reported to me may be considered grounds for convening a hearing to determine whether an order will be made against the insurer concerned prohibiting the practice.

(22) A guideline issued effective January 1, 1982 respecting disclosure on group and creditors group accident and sickness insurance, as adopted by the Superintendent of Insurance of the several provinces and territories of Canada. This guideline applies to group insurance contracts and creditors' group insurance contracts providing accident and/or sickness benefits, except blanket insurance, a contract of group insurance of a non-renewable type issued for a term of six months or less or a credit card group insurance contract. In the applicable cases, its requirements include an obligation on the insurer to issue for delivery by the insured to each group person insured a certificate or other document in which are set forth prescribed particulars relating to the contract with sufficient identification of the same and the procedure to be followed in making a claim.

(23) A guideline issued also effective January 1, 1982 respecting travel accident and sickness insurance, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. The purpose of this guideline is to ensure that purchasers of travel accident and sickness insurance will have access to full information on the travel insurance being made available and that a policy, certificate or other document providing full particulars of the benefits, limitations and exclusions will confirm the coverage purchased. It also requires all solicitation of travel accident and sickness insurance in the form of advertisements, brochures and related literature to observe the terms of item (6) noted above, being the guideline respecting the mass advertising of life, accident and sickness insurance.

(24) A guideline governing group life insurance has been in effect for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada and amended from time to time as required. In setting out the requirements and conditions for the issuance of a group life insurance contract and otherwise, this guideline corresponds to item (11) noted above, being the guideline governing group accident and sickness insurance.

(25) A guideline respecting the adjustment of losses by salaried employees of licensed insurers in regard to every contract other than (i) a contract of life insurance, (ii) a contract of accident and/or sickness insurance, and (iii) a contract of marine insurance has been in place for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline governs the training of staff adjusters of licensed insurers to ensure qualification to handle in a professional and competent manner those losses which they are authorized to adjust and that, pending completion of such training, the adjustment of losses by trainee adjusters will be supervised by a person trained and qualified to handle the class and level of losses under adjustment. This guideline also expects the cooperation of licensed insurers in maintaining standing instructions to govern the conduct and procedures to be followed by their staff adjusters and telephone adjusters including, where applicable, appraisers with such standing instructions to be brought to the attention of all such staff, including trainees, and a record of formal acknowledgment by them to be maintained. It also points to varying government requirements and regulations relating to unfair and deceptive acts and practices in the business of insurance, some of which apply specifically to adjusters.

(26) A guideline for automobile damage appraisers has been in place for some years, as adopted by the Superintendents of Insurance of the several provinces and territories of Canada. This guideline sets out the standards of conduct to be observed by a damage appraiser in appraising damage as well as the qualifications and competency expected of a damage appraiser by demonstrating sound judgement and an ability to prepare accurate appraisals and to have practical knowledge of all relevant technical matters.

(27) A consolidated and revised guideline was issued in September 1984 on creditor's group life and creditor's group accident and sickness insurance. This guideline supersedes and replaces four previous guidelines issued on creditors group insurance namely, on June 1968, November 1973, April 1974 and May 1976.

This guideline embodies all salient and important features of four previous guidelines, namely, a slightly revised loss-ratio requirement, responsibility of a creditor and an insurer, limitations on the amount of insurance that can be provided under a creditor's group insurance, and limitation of expense reimbursement that is allowed under the guideline. It now expands disclosure requirements to provide all insured debtors with adequate information on the insurance program.

This guideline is in effect in all common law provinces.

Further information concerning the above noted Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

INFORMATION COUNSELLING SERVICE

In 1984, the Policy Service Officers in my office received 1,479 written inquiries or complaints and 8,723 telephone inquiries, and conducted 322 personal interviews.

INVESTIGATION BRANCH

The responsibility of this Branch is to investigate allegations of illegal and unethical conduct on the part of licensees and others in respect of the requirement of the Acts administered by this Office. The Branch also maintains a liaison with other enforcement agencies on a national and international basis and undertakes special enquiries on the instructions of the Superintendent.

During the year, 114 investigations which included 36 carried over from 1983, were assigned to the Branch. The disposition of completed investigations for 1984 is as follows:

Regulatory Hearings	0
Charges Laid Under Provincial Acts	3
Criminal Code Charges Laid	8
Unfounded	20
Unsubstantiated	14
Cease and Desist	1
Compliance Order Or Directive	0
Other	10
Total	56
Still under investigation	58

PERSONNEL

The total complement of the Division, at 31 December 1984 was 152, which included:

Cemeteries Branch	11
Credit Unions and Co-operatives Branch	20
Motor Vehicles Accident Claims Fund	25

CANADIAN COUNCIL OF SUPERINTENDENTS OF INSURANCE

The Sixty-seventh Annual Conference of the Canadian Council of Superintendents of Insurance (formerly the Association of Superintendents of Insurance of the Provinces of Canada) was held in Saskatoon, Saskatchewan, in September, 1984. Approximately 270 members of the insurance fraternity and their legal representatives attended.

The following officers of the Council were confirmed for the year 1984-85:
Chairman: Murray Thompson, QC, Superintendent of Insurance, Ontario.
Vice-Chairman: Lawrence Umlah, Superintendent of Insurance, Nova Scotia.

The 1985 conference was held at Toronto, Ontario, week of September 22/85.

TORONTO, ONTARIO
DECEMBER, 1985

M.A. THOMPSON, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as in 1. and 2. (except Farmers' Mutual Fire Companies), 3. 6. 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4.5. and 8. are separately listed, alphabetically. (As of September 15, 1981.)

LICENCED INSURERS

LICENCE REGISTER
LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9 W.D. Millar, Chief Agent	Life, Accident and Sickness.
Abeille-Paix Réassurances 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Abstainers' Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company P.O. Box 219-A 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Life.
Adriatic Insurance Company of Canada (Compagnie d'Assurances Adriatique du Canada) 45 Sheppard Avenue East, Suite 517-518 Willowdale, Ontario M2N 5W9 B.J. Boyle, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
Advocate General Insurance Company of Canada 250 Ferrand Drive, Suite 905 Don Mills, Ontario M3C 3G8 I. Sainsbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Aetna Casualty and Surety Company 145 King Street West Toronto, Ontario M5H 3T7 D.F. Duncan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Casualty Company of Canada 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aetna Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Aetna Life Insurance Company 145 King Street West Toronto, Ontario M5H 3T7 D.F. Duncan, Chief Agent	Life, Accident and Sickness.
Affiliated F M Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 B.J. Hurley, Chief Agent	Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Albion Insurance Company of Canada 1 St. Clair Avenue West, Suite II00 Toronto, Ontario M4V 2Z1 F. Elliott, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4 M.A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 B.J. Hurley, Chief Agent	Boiler and Machinery, Fidelity, Liability, Property and Surety.
Alliance Mutual Life Insurance Company 160 Elgin Street Ottawa, Ontario K1N 8S3 Robert Chevrier, Chief Agent c/o Gowling & Henderson	Life, Accident and Sickness.
Allianz Insurance Company 7 King Street East, Room 1212 Toronto, Ontario M5C 1A2 D.P. Morgan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.L. Davies, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R4 D.L. Davies, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.L. Davies, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J IR4 D.L. Davies, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Alpina Insurance Company, Limited 188 University Avenue, 9th Floor Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent c/o Zurich Insurance Company	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida 111 Merton Street, #207 Toronto, Ontario M4S 3A7 J.N. Drouin, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
American Bankers Life Assurance Company of Florida 111 Merton Street, #207 Toronto, Ontario M4S 3A7 J.N. Drouin, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York 6 Lansing Square, Suite 114 Toronto, Ontario M2J 1T5 M.C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company 6 Lansing Square, Suite 114 Willowdale, Ontario M2J 1T5 M.C. Caza, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company 55 University Avenue, Suite l000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
American Life Insurance Company (Compagnie D'Assurance American Life) 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company 2485 Dunwin Drive, Suite 1B Mississauga, Ontario L5L 1T1 W.S. Utter, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
American National Fire Insurance Company P.O. Box 351, Suite l800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Re-Insurance Company Box 65 20 Queen Street West, Suite 2310 Toronto, Ontario M5H 3R3 David L. Breckles, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.
American United Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life (limited to contracts of reinsurance).
Ancienne Mutuelle Réassurance P.O. Box 31 Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company 145 King Street West Toronto, Ontario M5H 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Arkwright-Boston Manufacturers Mutual Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S2 A.R. Hayes, Chief Agent	Boiler and Machinery, Liability and Property.
Assitalia—Le Assicurazioni d'Italia S.p.A. Box 92, 401 Bay Street, Suite 702 Toronto, Ontario M5H 2Y4 C.S. MacMillan, Q.C., Chief Agent c/o MacMillan, Rooke, Avery & Boeckle	Liability, Marine and Property.
Assumption Mutual Life Insurance Company (Assomption Compagnie Mutuelle d'Assurance-Vie) 2365 Georgina Drive Ottawa, Ontario K2B 7M6 Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
Assurance-vie Desjardins 325 Dalhousie Street Ottawa, Ontario K1N 7G2 J. L'Heureux, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Atlantic Mutual Life Assurance Company P.O. Box 60 Toronto-Dominion Tower, Suite 3105 Toronto, Ontario M5K 1G4 Meredith Fleming, Chief Agent c/o Fleming, Smoke, Burgess & Phillips	Life, Accident and Sickness.
Aviation & General Insurance Company Limited P.O. Box 2, South Tower Royal Bank Plaza, Suite 2530 Toronto, Ontario M5J 2J1 D.S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.
B	
Balboa Insurance Company P.O. Box 5071, 201 Queens Avenue London, Ontario N6A 4M5 A.J. Smith-Windsor, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited 40 University Avenue, Suite 214 Toronto, Ontario M5J 1T1 J.G. Dovey, Chief Agent	Property and Marine (the Company may use in the transaction of its business in Ontario either the above name or its name in French: La Baloise, Compagnie d'Assurances, or both of such names).
Baltica-Skandinavia Reinsurance Company of Canada (Compagnie de Réassurances Baltica-Skandinavia du Canada) 181 University Avenue, Suite 1208 Toronto, Ontario M5H 3M7 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Bankers Life and Casualty Company P.O. Box 67 100 Main Street East, Suite 4200 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness.
Bankers Life Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Boiler Inspection and Insurance Company of Canada (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie) 8 King Street East Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The British Aviation Insurance Company, Limited 240 Eglinton Avenue East Toronto, Ontario M4P 1K8 J.A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
Buffalo Insurance Company P.O. Box 30 Toronto-Dominion Centre, Suite 3000 Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent c/o Fasken & Calvin	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Business Men's Assurance Company of America Canada Life Building 330 University Avenue Toronto, Ontario M5G 1R8 Gordon A. Gibbins, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
CAA Insurance Company (Ontario) 2 Carlton Street Toronto, Ontario M5B 1K4 N.D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Legal Expense, Liability and Property.
Calvert Insurance Company 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 R. Doyle, Chief Agent	Automobile and Liability.
The Canada Accident and Fire Assurance Company P.O. Box 441, Commercial Union Tower Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company 330 University Avenue Toronto, Ontario M5G 1R8 E.H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Canadian General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company P.O. Box 918, 105 Main Street East #1202 Terminal Towers Hamilton, Ontario L8N 3P6 J.W. Roberts, Chief Agent	Life, Accident and Sickness.
Canadian Great Lakes Casualty and Surety Company Ltd. (Compagnie Canadienne d'Assurances et de Cautionnement Great Lakes Inc.) 7501 Keele Street, Suite 300 Concord, Ontario L4K 1Y2 H.S. Frye, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Canadian Home Assurance Company 45 Sheppard Avenue East, Suite 517-518 Toronto, Ontario M2N 5W9 Bernard J. Boyle, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company 85 Richmond Street West, Suite 710-725 Toronto, Ontario M5H 2E4 E.J. Anderson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company 40 George Street North Cambridge, Ontario NIS 2M8 O.D. Wilson, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée) P.O. Box 12, First Canadian Place Toronto, Ontario M5X IB3 John Carson, Chief Agent c/o Touche, Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau P.O. Box 25 55 University Avenue, Suite 400 Toronto, Ontario M5J 2H7 J.B. Harrison, Chief Agent	Fire.
The Capitol Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Carolina Life & Accident Insurance Company	See Colonial Life & Accident Insurance Company.
The Casualty Company of Canada 165 University Avenue Toronto, Ontario M5H 3B9 D.A. Waugh, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Centennial Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 G.G. Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company 20 Wood Glen Road Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada P.O. Box 219-A, 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Charter National Life Insurance Company P.O. Box 31, Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
Chateau Insurance Company (Château Compagnie d'Assurance) 2300 Yonge Street, Suite 2900 Toronto, Ontario M4P 2X3 R.J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property and Surety.
Chicago Title Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company Meadowvale Corporate Centre 2000 Argentia Road, Suite 201 Plaza One Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada) Meadowvale Corporate Centre 2000 Argentia Road, Suite 201 Plaza One Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Life, Accident and Sickness.
Chubb Insurance Company of Canada 26 Wellington Street East Toronto, Ontario M5E 1S2 R.T. Van Gieson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Citadel General Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 S.B. Caflisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
The Citadel Life Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness.
Coachman Insurance Company P.O. Box 157, Station "U" Toronto, Ontario M8Z 5P1 Bernard S. Aaron, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
College Retirement Equities Fund 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life.
Cologne Life Reinsurance Company 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia General Insurance Company (Colonia Versicherung Aktiengesellschaft) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Marine (excluding the undertaking or renewal of insurance contracts in Ontario, after January 1, 1983).
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness.
Colonial Life & Accident Insurance Company 6075 Yonge Street, 3rd Floor Willowdale, Ontario M2M 3W2 I. S. Paterson, Chief Agent	Life, Accident and Sickness, and the company shall use the name "Carolina Life & Accident Insurance Company" in the transaction of its business in Ontario.
Combined Insurance Company of America 980 Yonge Street Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurance Combined d'Amerique").
Commerce and Industry Insurance Company of Canada (La Compagnie d'Assurances Commerce et Industrie du Canada) 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances) P.O. Box 48, Toronto-Dominion Centre Toronto Dominion Bank Tower Toronto, Ontario M5K 1E6 B.R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Commercial Travelers Mutual Insurance Company (Compagnie Mutuelle D'Assurances Commercial Travelers) (Incorporated under the laws of the State of New York, U.S.A.) 3040 Universal Drive Mississauga, Ontario L4X 2C8 W. Jorgens, Chief Agent	Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada) P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Commercial Union Assurance Company plc P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Aircraft, Marine and Property.
Commercial Union Life Assurance Company of Canada (La Compagnie d'Assurance-Vie Union Commerciale du Canada) P.O. Box 820 Station "A" Toronto, Ontario M5W 1G3 H.B. Greer, Chief Agent	Life, Accident and Sickness.
Commonwealth Insurance Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 B.V. Elliot, Q.C., Chief Agent c/o Borden & Elliott	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Compagnie Transcontinentale de Réassurance P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1 J.A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Constellation Assurance Company (Constellation Compagnie d'Assurance) 26 Wellington Street East Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (restricted to the servicing of Ontario policies issued prior to May 3I, I978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Legal Expense, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5 S.B. Caflisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Continental Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Continental Insurance Company of Canada (La Compagnie d'Assurance Continental du Canada) P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 William W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited 505 York Boulevard Hamilton, Ontario L8N 3S3 John Conway Stradwick, Jr., Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Les Coopérants, Société Mutuelle d'Assurance-vie 235 Chemin Montreal Ottawa, Ontario K1L 6C7 R. Crête, Chief Agent	Life, Accident and Sickness.
Co-operators General Insurance Company (La Compagnie d'Assurance Générale Co-operators) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
Co-operators Life Insurance Company (Co-operators Compagnie d'Assurance-Vie) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company of Canada (Compagnie d'Assurance Cornhill du Canada) 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.
Coronation Insurance Company, Limited 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 R. Doyle, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
The Credit Life Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company (Crown, Compagnie d'Assurance-vie) 120 Bloor Street East Toronto, Ontario M4W 1B8 R.A. Bandeen, Chief Agent	Life, Accident and Sickness.
Cumis General Insurance Company (La Compagnie d'Assurance Générale Cumis) P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Cumis Insurance Society, Inc. P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis) P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle) P.O. Box 65 Hamilton, Ontario L8N 3B2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Dominion Life Assurance Company 111 Westmount Road South Waterloo, Ontario N2J 4C6 J.S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company 165 University Avenue Toronto, Ontario M5H 3B8 D.A. Waugh, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
E	
Eagle Star Insurance Company Limited 180 Bloor Street West, Suite 201 Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Eaton Bay Insurance Company 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton Bay Life Assurance Company 595 Bay Street Toronto, Ontario M5G 2C6 W.R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office Public Limited Company (Société des Assurances Ecclésiastiques) Box 2401 2300 Yonge Street, Suite 1707 Toronto, Ontario M4P 1E4 P.C. Mangin, Chief Agent	Automobile, Liability, Marine and Property.
Economical Mutual Insurance Company P.O. Box 700, 10 Duke Street West Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Elite Insurance Company 200 University Avenue, Suite 400 Toronto, Ontario M5H 2K4 K.J. Bialkowski, Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company 45 Sheppard Avenue East, Suite 111 Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Legal Expense, Liability and Property.
The Empire Life Insurance Company (L'Empire, Compagnie d'Assurance-Vie) P.O. Box 1000 Kingston, Ontario K7L 4Y4 D.C. Elliott, Chief Agent	Life, Accident and Sickness.
Employers Insurance of Wausau, A Mutual Company (Société d'assurance mutuelle des employeurs de Wausau) P.O. Box 25 55 University Avenue, Suite 400 Toronto, Ontario M5J 2H7 J.B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Employers Reinsurance Corporation 199 Bay Street Toronto, Ontario M5J 1L4 J.L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
English & American Insurance Company, Limited 48 Yonge Street, Suite 1200 Toronto, Ontario M5E IG6 I.B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
Ennia Insurance Company (U.K.) Limited 250 Ferrand Drive 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Aircraft, Liability and Property.
The Equitable Life Assurance Society of the United States P.O. Box 50, First Canadian Place Toronto, Ontario M5X 1B8 E.J.M. Huycke, Q.C., Chief Agent c/o Osler, Hoskin & Harcourt	Life, Accident and Sickness.
The Equitable Life Insurance Company of Canada One Westmount Road North Waterloo, Ontario N2J 4C7 D.L. MacLeod, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company (L'Excelsior, Compagnie d'Assurance-Vie) 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company P.O. Box 38, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Federal Insurance Company 26 Wellington Street East Suite 1100 Toronto, Ontario M5E IS2 P.B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Federated Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Compagnie d'Assurance-Vie Federated").
Federated Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Federated, Compagnie Mutuelle d'Assurances").

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Federation Insurance Company of Canada 180 Dundas Street West Suite 309 Toronto, Ontario M5G 1Z8 G. Jackson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company Box 48, Toronto-Dominion Bank Tower Toronto-Dominion Centre Toronto, Ontario M5K 1E6 E.A. McNeill, Chief Agent c/o McCarthy & McCarthy	Life, Accident and Sickness.
Financial Life Assurance Company of Canada 250 University Avenue Toronto, Ontario M5H 3G9 N.J. Munn, Q.C., Chief Agent c/o Borden & Elliott	Life, Accident and Sickness.
The Fire Insurance Company of Canada 111 Richmond Street West, Suite 212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Automobile, Liability and Property.
Fireman's Fund American Life Insurance Company P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
First North American Insurance Company (La Nord-américaine, première compagnie d'assurance) 105 Adelaide Street West Toronto, Ontario M5H 1R1 H. Thompson, Chief Agent	Accident and Sickness.
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan 372 Bay Street Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnité Compagnie des Forestiers) 789 Don Mills Road Don Mills, Ontario M3C 1T9 P. Daly, Chief Agent	Accident and Sickness, Liability and Property.
The Franklin Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Frankona Rückversicherungs-Aktien-Gesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
G	
Gan Incendie Accidents Compagnie Française d'Assurances et de Réassurances Incendie, Accidents et Risques Divers Box 2018, 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property.
The General Accident Assurance Company of Canada P.O. Box 410, The Exchange Tower 2 First Canadian Place, Suite 2600 Toronto, Ontario M5X 1J1 L.G. Latham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
General American Life Insurance Company P.O. Box 31 Commerce Court Postal Station Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
General Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
General Reassurance Corporation P.O. Box 94 2 First Canadian Place, Suite 702 Toronto, Ontario M5X 1J2 G.W. Lee, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation P.O. Box 94 2 First Canadian Place, Suite 702 Toronto, Ontario M5X 1J2 G.W. Lee, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
General Security Insurance Company of Canada (La Sécurité Compagnie d'Assurances Générales du Canada) 200 University Avenue, Suite 400 Toronto, Ontario M5H 2K4 E.A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 K.H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Legal Expense, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Glacier National Life Assurance Company 390 Bay Street, Suite 1919 Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Globe Life Insurance Company Two Robert Speck Parkway, Suite 1140 Mississauga, Ontario L4Z 1H8 J.E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.
Gold Circle Insurance Company (Cercle d'Or, Compagnie d'Assurance) 55 Yonge Street, 12th Floor Toronto, Ontario M5E 1T5 G.J. Fournier, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3 D.D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company 20 Victoria Street, #507 Toronto, Ontario M5C 2N8 Wallace D. Cox, Q.C., Chief Agent c/o Cox, Armstrong & Smith	Accident and Sickness, Fidelity, Liability, Property and Surety.
Great American Insurance Company P.O. Box 351, Suite I800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company 390 Bay Street, Suite 2100 Toronto, Ontario M5H 2Y2 I.P. Emblin, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Great-West Life Assurance Company (La Great-West, Compagnie d'Assurance-Vie) 4881 Yonge Street, Suite 950 North York, Ontario M2N 5X3 G.F. Stovel, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Guarantee Company of North America 2 Sheppard Avenue East, Suite 901 Willowdale, Ontario M2N 5Y7 R. Taylor, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Property and Surety.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7 N. Curtis, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
Guildhall Insurance Company Limited 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
H	
The Halifax Insurance Company 1303 Yonge Street Toronto, Ontario M4T 1X1 J.N. McCarthy, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Halifax Life Insurance Company 1303 Yonge Street Toronto, Ontario M4T 1X1 J.N. McCarthy, Chief Agent	Life, Accident and Sickness.
Hannover Ruckversicherungs-Aktiengesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Hanover Insurance Company 1 St. Clair Avenue West, Suite 1201 Toronto, Ontario M4V 1K6 J.R. Lowrie, Chief Agent c/o O'Neil & Company (Underwriters) Limited	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
The Hartford Fire Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Hartford Life Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
The Hartford Steam Boiler Inspection and Insurance Company 8 King Street East Toronto, Ontario M5C IB5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property (limited to contracts of reinsurance).
Herald Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Highlands Insurance Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent c/o Fasken & Calvin	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
The Home Insurance Company 90 Eglinton Avenue East, Suite 900 Toronto, Ontario M4P 2Y5 J.T. Kelaher, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Hongkong Fire Insurance Company, Limited P.O. Box 2I9 A 439 University Avenue Toronto, Ontario M5W 1B6 E.B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
I	
Ideal Mutual Insurance Company 44 Victoria Street, Suite 1413 Toronto, Ontario M5C 1Y2 A.J. Barnes, Chief Agent	Automobile, Liability, Marine and Property.
The Imperial Life Assurance Company of Canada (L'Impériale, Compagnie d'Assurance-Vie) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7 C. Bruneau, Chief Agent	Life, Accident and Sickness.
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance) 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance Company of Canada (INA du Canada Compagnie d'Assurance sur la Vie) 141 Adelaide Street West, Suite 709 Toronto, Ontario M5H 3L5 D.F. Davies, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Independence Life and Accident Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness (excluding the undertaking or renewal of insurance contracts in Ontario after April 1, 1984).
Industrial Credit Insurance Company (Société D'Assurance-Crédit Industriel) P.O. Box 473 2 First Canadian Place, Suite 1530 Toronto, Ontario M5X 1E4 D.S. Wells, Chief Agent c/o Blake, Cassels & Graydon	Credit (excluding the undertaking or renewal of insurance contracts in Ontario after June 30, 1984).
Insurance Company of North America 161 Eglinton Avenue East, Suite 505 Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Insurance Corporation of Ireland Limited P.O. Box 63 South Tower Royal Bank Plaza, Suite 2450 Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
Jevco Insurance Company (La Compagnie d'Assurances Jevco) 120 Adelaide Street West, Suite 2210 Toronto, Ontario M5H 1T1 D.W. Pamenter, Chief Agent c/o Jevco Insurance Management Inc.	Automobile, Liability, Property and Surety.
John Alden Life Insurance Company (La Compagnie D'Assurance-Vie John Alden) 100 Sparks Street, 10th Floor Ottawa, Ontario K1P 5B7 J.W. York, Jr., Q.C., Chief Agent	Life, Accident and Sickness.
John Deere Insurance Company of Canada (John Deere, Compagnie d'Assurance du Canada) P.O. Box 1000 South Service Road at Hunter Grimsby, Ontario L3M 4H5 L. Saunders, Chief Agent	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
John Hancock Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Réassurance Kanata) Box 62, 20 Queen Street West Toronto, Ontario M5H 3R4 A.E. Nesbitt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance, but the Company shall not undertake or renew reinsurance contracts in Ontario after June 30, 1983).
Kansa General Insurance Company 100 King Street West, Suite 400 Toronto, Ontario M5X 1A2 David W. Pamenter, Chief Agent c/o Lang, Michener, Cranston, Farquharson & Wright	Automobile, Liability, Property and Surety.
Kemper Reinsurance Company 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
L	
The Laurentian Shield Insurance Company (Le Bouclier Laurentien Compagnie d'Assurances) 15 Toronto Street Toronto, Ontario M5C 2E3 J. Gaffney, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Laurier Life Insurance Company 295 The West Mall Etobicoke, Ontario M9C 4Z4 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
Lawyers Title Insurance Corporation 85 Richmond Street West, Suite 604 Toronto, Ontario M5H 2C9 D.L. Gibson, Chief Agent c/o Ontario Title Insurance Agency Limited	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Life Insurance Company of North America 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Life, Accident and Sickness.
Life Investors Insurance Company of America 100 Ouelette Avenue, Suite 200 Windsor, Ontario N9A 6T3 P.B. Burnett, Q.C., Chief Agent c/o MacPhee, Burnett	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
The Lincoln National Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
London and Midland General Insurance Company 201 Queens Avenue, P.O. Box 5071 London, Ontario N6A 4M5 A.J. Smith-Windsor, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
The London Assurance 48 Yonge Street Toronto, Ontario M5E IG8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London-Canada Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1 E.H. Orser, Chief Agent	Life, Accident and Sickness.
The Loyalist Insurance Company P.O. Box 308 1 James Street South, 10th Floor Hamilton, Ontario L8N 3C8 J.D. Coons, Chief Agent	Automobile, Fidelity, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Lumbermens Mutual Casualty Company 88 University Avenue Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Lumbermen's Underwriting Alliance 185 Dorval Avenue, Suite 603 Dorval, Quebec H9S 5J9 R.G. Wilbur, Chief Agent	Property.
M	
Maccabees Mutual Life Insurance Company 100 Ouellette Avenue Windsor, Ontario N9A 6T3 P. Burnett, Q.C., Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company (La Compagnie d'Assurance-Vie Manufacturers) 200 Bloor Street East Toronto, Ontario M4W 1E5 E.S. Jackson, Chief Agent	Life, Accident and Sickness.
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Marine Indemnity Insurance Company of America 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property.
Maritime Insurance Company, Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company 188 Eglinton Avenue East, Suite 800 Toronto, Ontario M4P 2X8 M.L. Schwartzkopf, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada 500 University Avenue, Suite 516 Toronto, Ontario M5G 1W1 A.F. Markel, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company (Compagnie Maryland Casualty) 3640 Victoria Park Avenue Willowdale, Ontario M2H 3B2 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Massachusetts General Life Insurance Company 372 Bay Street, Suite 700 Toronto, Ontario M5H 2X3 Ross Harrison, Chief Agent	Life, Accident and Sickness limited to the servicing of policies issued in Ontario by Loyal Protective Life Insurance Company prior to its merger with Massachusetts General Life Insurance Company.
Massachusetts Indemnity and Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
Massachusetts Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company plc University Place 123 Front Street West Toronto, Ontario M5J 2M7 I.C. Michie, Chief Agent (Life Business) D.M. Batten, Chief Agent (General Business)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company of Canada University Place 123 Front Street West Toronto, Ontario M5J 2M7 D.M. Batten, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie) 99 Bank Street Ottawa, Ontario K1P 5A3 C.N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Metropolitan Life Insurance Company of Canada (Compagnie d'assurances-vie La Metropolitaine du Canada) 99 Bank Street Ottawa, Ontario K1P 5A3 C.N. Armstrong, Chief Agent	Life, Accident and Sickness.
MIC Life Insurance Corporation (La Compagnie d'Assurance-Vie MIC) 1125B Leslie Street Don Mills, Ontario M3C 2K4 W.M. Boechler, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Midland Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Automobile, Liability and Property.
The Minnesota Mutual Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life.
The Missisquoi and Rouville Insurance Company 10 Duke Street West Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Montreal Life Insurance Company P.O. Box 80, 61st Floor First Canadian Place Toronto, Ontario M5X 1B1 John F. Logan, Q.C., Chief Agent c/o Holden, Murdoch & Finlay	Life, Accident and Sickness.
MONY Life Insurance Company of Canada 1500 Mony Life Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2 J.T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
MONY Reinsurance Corporation 145 King Street West 27th Floor, Suite 2100 Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent c/o Coopers & Lybrand Limited	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Mortgage Insurance Company of Canada Box 12 1 Dundas Street West, Suite 1600 Toronto, Ontario M5G 1Z3 R.G. Graham, Chief Agent	Fidelity, Mortgage, Property (limited to insurance against the loss of, or damage to real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation 1125B Leslie Street Don Mills, Ontario M3C 2K4 William M. Boechler, Chief Agent	Automobile, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Munich Reinsurance Company (Münchener Rückversicherungs-Gesellschaft) 55 Yonge Street, 10th Floor Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent (Life Branch) 390 Bay Street, 22nd Floor Toronto, Ontario M5H 2Y2 J.M. Coker, Chief Agent (Non-Life Branch)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada 390 Bay Street, 22nd Floor Toronto, Ontario M5H 2Y2 J.M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada 227 King Street South Waterloo, Ontario N2J 4C5 J.H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York 797 Don Mills Road Don Mills, Ontario M3C 1V2 H. Dunbar Russel, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
Mutuelle Générale Française Accidents Box 26 20 Queen Street West, Suite 2406 Toronto, Ontario M5H 3R3 Alistair H. Ross, Chief Agent c/o MGFA Canada Reinsurance Management, Ltd.	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
National Employers' Mutual General Insurance Association Limited 111 Richmond Street West, Suite 1007 Toronto, Ontario M5H 2G4 H.A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
National Fidelity Life Insurance Company 199 Bay Street, 6th Floor Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada 522 University Avenue Toronto, Ontario M5G 1Y7 C.T.P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 A.H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Accident and Sickness, Automobile, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
New England Mutual Life Insurance Company P.O. Box 20, Royal Bank Plaza Suite 3400 Toronto, Ontario M5J 2K1 B.W. Shields, Chief Agent c/o Tory, Tory, DesLauriers and Binnington	Life, Accident and Sickness.
New England Reinsurance Corporation 401 Bay Street, 9th Floor The Simpson Tower Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
New Hampshire Insurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability, Marine and Property.
The New India Assurance Company, Limited 1 St. Clair Avenue West, Suite 1100 Toronto, Ontario M4V 2Z1 F.G. Elliott, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
New Rotterdam Insurance Company P.O. Box 2018, 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent c/o Simcoe Erie Investors, Limited	Automobile, Fidelity, Hail, Liability, Property and Surety.
New York Life Insurance Company 121 Bloor Street East, Suite 1600 Toronto, Ontario M4W 3N2 W.E. Hossfeld, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurances New York Life").
New York Life Insurance Company of Canada (Compagnie d'assurances New York Life du Canada) 121 Bloor Street East, Suite 1600 Toronto, Ontario M4W 3N2 W.E. Hossfeld, Chief Agent	Life, Accident and Sickness.
The New Zealand Insurance Company Limited 40 University Avenue, Suite 214 Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Niagara Fire Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Liability and Property (limited to contracts of reinsurance).
Norman Insurance Company Limited 111 Richmond Street West, #212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Aircraft, Automobile, Legal Expense, Liability, Marine, Property and Surety.
North American Company for Property and Casualty Insurance 2 St. Clair Avenue West, Suite 12A2 Toronto, Ontario M4V 1L8 T.P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life and Casualty Company North American Tower 797 Don Mills Road, Suite 1500 Don Mills, Ontario M3C 1V2 H.D. Russel, Chief Agent	Life, Accident and Sickness.
North American Life Assurance Company (La Nord-Américaine, Compagnie d'Assurance-Vie) 105 Adelaide Street West Toronto, Ontario M5H 1R1 A.G. McCaughey, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
North American Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 R.G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
North American Reinsurance Corporation 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 G.E.P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
North Canadian Insurance Company 15 Toronto Street, 8th Floor Toronto, Ontario M5C 2E3 E.A. DuVernet, Chief Agent	Marine and Property (limited to inland transportation only), but the Company shall not undertake or renew insurance contracts in Ontario, after February 28, 1983.
Northern Frontier General Insurance Company 373 Main Street West, 1st Floor North Bay, Ontario P1B 2T9 David Liddle, Chief Agent	Automobile, Liability and Property.
The Northern Life Assurance Company of Canada 380 Wellington Street London, Ontario N6A 4G3 G.L. Bowie, Chief Agent	Life, Accident and Sickness.
Northumberland General Insurance Company Cadillac Fairview Tower Box 61 20 Queen Street West, Suite 1900 Toronto, Ontario M5H 3V2 P.E. Reeve, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The North Waterloo Farmers Mutual Insurance Company P.O. Box 397 Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada 200 University Avenue, 4th Floor Toronto, Ontario M5H 2K4 K.J. Bialkowski, Chief Agent c/o Beard, Winter, Gordon	Life, Accident and Sickness.
Norwich Union Fire Insurance Society, Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Norwich Union Life Insurance Society (La Société d'Assurance-Vie Norwich Union) 60 Yonge Street Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.
Norwich Winterthur Reinsurance Corporation Limited 55 University Avenue, Suite I200 Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nova Scotia General Insurance Company 280 Albert Street, Room 803 Ottawa, Ontario K1P 5G8 E.W. Simms, Chief Agent	Automobile, Liability and Property.
O	
Old Republic Insurance Company (L'Ancienne République, Compagnie d'Assurance) 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy".
The Omaha Indemnity Company 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety (as a discontinuing company).
Ontario General Insurance Company P.O. Box 250, 111 Main Street Grand Valley, Ontario L0N 1G0 Dr. B.R. Fife, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
The Orion Insurance Company, Limited 1 St. Clair Avenue West, Suite 1100 Toronto, Ontario M4V 2Z1 F.G. Elliott, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Otter Dorchester Insurance Company Limited P.O. Box 489, 8 Stover Street Norwich, Ontario N0J 1P0 R.G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
Pacific Employers Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Pafco Insurance Company Limited 2489 Bloor Street West Toronto, Ontario M6S 4X1 G.G. Symons, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
Pan American Family Insurance Corporation The Cadillac Fairview Tower, Box 14 20 Queen Street West, Suite 1400 Toronto, Ontario M5H 2V3 D.G. Lash, Chief Agent c/o Blaney, Pasternak, Smela & Watson	Life (limited to the transaction of business in connection with the $10,000 Estate Benefit Rider currently marketed by the Company in conjunction with its Cancer Benefit Plan), Accident and Sickness.
The Patriot Life Insurance Company	See Provident Alliance Life Insurance Company.
The Paul Revere Life Insurance Company P.O. Box 5044 Burlington, Ontario L7R 4C1 B. Garand, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Public Limited Company 180 Bloor Street West, Suite 201 Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
The Penn Mutual Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Pennsylvania Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Personal Insurance Company of Canada 703 Evans Avenue Etobicoke, Ontario M9C 5A7 H.P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Perth Insurance Company 210 Water Street Stratford, Ontario N5A 3C5 K.V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
Philadelphia Manufacturers Mutual Insurance Company 70 Yorkville Avenue, Suite UR 10 Toronto, Ontario M5R 1B9 R.I. McNicol, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Philadelphia Reinsurance Corporation 188 University Avenue Toronto, Ontario M5H 3C3 J.B. Morrison, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Phoenix Assurance Company, Limited P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W IB6 J.B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.) 400 University Avenue, 18th Floor Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).
Phoenix Mutual Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company Continental Bank Building 130 Adelaide Street West, Suite 2224 Toronto, Ontario M5H 3P5 Mrs. E.G. Hildebrand, Chief Agent	Life.
Pilot Insurance Company P.O. Box 703, Station K 90 Eglinton Avenue West Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Pioneer Life Assurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 R.J. Pirie, Chief Agent c/o Cassels, Brock	Life.
Pohjola Insurance Company Ltd. (La Compagnie d'Assurance Pohjola Ltée.) 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).
The Portage la Prairie Mutual Insurance Company P.O. Box 2518, Station B 320 Vine Street, 3rd Floor St. Catharines, Ontario L2M 7M8 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company 5905 Campus Road Mississauga, Ontario L4V 1P9 R.V. McCarron, Chief Agent	Automobile, Liability and Property (excluding insurance on commercial risks and the undertaking or renewal of insurance contracts in Ontario, after February I, I982).
Préservatrice Foncière T.I.A.R.D. 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada Inc.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Principal Life Insurance Company of Canada 33 Yonge Street, Suite 1300 Toronto, Ontario M5E 1T1 W.C. Campbell, Chief Agent c/o Day, Wilson, Campbell	Life (restricted to the servicing of policies issued prior to April I, I98I, and payment of claims thereunder).
Progressive Casualty Insurance Company 200 Consumers Road, Suite 104 Willowdale, Ontario M2J 4R4 Ms. K.E. Ritchie, Chief Agent	Automobile, Liability and Property.
Protection Mutual Insurance Company 700 Dorval Drive, Suite 405 Oakville, Ontario L6K 3V3 A. Simpson, Chief Agent	Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Providence Washington Insurance Company The Simpson Tower 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4 N.C. March, Chief Agent c/o March Management Consultants Ltd.	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1 A.J. Smith-Windsor, Chief Agent	Life, Accident and Sickness (and the Company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance-Vie", in the transaction of its business in Ontario).
Provident Life and Accident Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Prudential Assurance Company Limited (of England) 141 Adelaide Street West, Suite 305 Toronto, Ontario M5H 3L9 F.J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety and Workmen's Compensation.
The Prudential Insurance Company of America (La Prudentielle d'Amérique, Compagnie d'Assurance) 4 King Street West Toronto, Ontario M5H 1B7 W.J.D. Lewis, Chief Agent	Life, Accident and Sickness and Aircraft (limited to the business of reinsurance).
Prudential of America General Insurance Company (Canada) (La Prudentielle d'Amérique, Compagnie d'Assurance Générale (Canada)) 4 King Street West Toronto, Ontario M5H 1B7 W.J.D. Lewis, Chief Agent	Automobile, Liability and Property.
Prudential Reinsurance Company P.O. Box 141 1 First Canadian Place, Suite 6940 Toronto, Ontario M5X 1C7 T.D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Q	
QBE Insurance Limited 111 Richmond Street West, Suite 1007 Toronto, Ontario M5H 2G4 Howard Phillips, Chief Agent c/o Phillips & Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
Quebec Assurance Company 10 Wellington Street East Toronto, Ontario M5E 1L5 Jean Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation
R	
The Reinsurance Corporation of New York York Centre 145 King Street West Toronto, Ontario M5H 1V8 J.F. Knight, Chief Agent c/o Coopers & Lybrand	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company P.O. Box 557, 505 York Boulevard Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company P.O. Box 703, Station "K" 90 Eglinton Avenue West Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Retail Lumbermen's Inter-Insurance Exchange 500-177 Lombard Avenue Winnipeg, Manitoba R3B 0W5 Frank L. Cvitkovitch, Q.C., Chief Agent	Fire and Weather (excluding the undertaking or renewal of reciprocal contracts of indemnity or inter-insurance in Ontario, after June 30, 1984).
Royal Exchange Assurance of America, Inc. 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Life Insurance Company of Canada (La Royale Vie du Canada, Compagnie d'Assurance) 277 Lakeshore Road East, Suite 300 Oakville, Ontario L6J 1H9 K.J. Harding, Chief Agent	Life, Accident and Sickness.
Royal Life Insurance Limited 277 Lakeshore Road East, Suite 300 Oakville, Ontario L6J 1H9 K.J. Harding, Chief Agent	Life.
Roynat Guarantee Corporation (Corporation de Garantie Roynat) 1 First Canadian Place, Suite 1040 Toronto, Ontario M5X 1B1 P.W. Walton, Chief Agent	Credit (excluding the undertaking or renewal of insurance contracts in Ontario, after June 30, 1984).
S	
Safeco Insurance Company of America Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Safeco Life Insurance Company Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.
The Safeguard Life Assurance Company (La Compagnie D'Assurance Sur La Vie La Sauvegarde) 44 Grange Street Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
St. Paul Fire and Marine Insurance Company (La Compagnie d'Assurance Saint Paul) 55 University Avenue, Suite 200 Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
SCOR Reinsurance Company of Canada (SCOR Compagnie de Réassurance du Canada) 123 Front Street West, 10th Floor Toronto, Ontario M5J 2M2 S. Osouf, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
The Scottish Dominion Insurance Company Limited 180 Dundas Street West, Suite 2303 Toronto, Ontario M5G 1Z8 E.G. Winn, Chief Agent c/o Hunter Winn Underwriting Management Limited	Property.
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
Seaboard Life Insurance Company #312-111 Richmond Street West Toronto, Ontario M5H 2G4 T.H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Q.C., Chief Agent c/o Fasken & Calvin	Guarantee, Inland Transportation, Public Liability and Theft.
Seaboard Surety Company of Canada (Compagnie de Garantie Seaboard du Canada) 130 Adelaide Street West, Suite 2112 Hamilton, Ontario M5H 3P5 D.F. Paul, Chief Agent.	Fidelity, Liability, Property and Surety.
Security Insurance Company of Hartford 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent	Accident and Sickness, Automobile, Liability, Marine and Property.
Security National Insurance Company The Simpson Tower 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Accident and Sickness, Automobile, Liability and Property.
Sentry Insurance A Mutual Company 55 University Avenue, Suite 600 Toronto, Ontario M5J 2H7 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company 55 University Avenue, Suite 1600 Toronto, Ontario M5J 2H7 P.W.G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Societa Italiana Assicurazioni Trasporti ("SIAT") 56 Aberfoyle Crescent, Suite 3 Etobicoke, Ontario M8X 2W4 P.E. Goldbaum, Chief Agent	Marine (excluding the undertaking or renewal of insurance contracts in Ontario, after January 1, 1984).
Société Anonyme Française de Réassurances P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 Arthur Sellers, C.A., Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Réassurance 123 Front Street West, 10th Floor Toronto, Ontario M5J 2M2 S. Osouf, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company P.O. Box 38, Suite 3800 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The Sovereign Life Assurance Company of Canada P.O. Box 38, Suite 3800 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Sovereign Marine & General Insurance Company Limited 130 Adelaide Street West, Suite 1818 Toronto, Ontario M5H 3P5 G.D. Holden, Chief Agent c/o Eastern Marine Underwriters	Marine.
Sphere Drake Insurance Public Limited Company 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 T. Asnani, Chief Agent	Marine.
Sphere Reinsurance Company of Canada 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 L.R. Quintal, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety (limited to the business of reinsurance).
The Standard Life Assurance Company 120 King Street West Hamilton, Ontario L8P 4V2 I.W. Murray, Chief Agent	Life, Accident and Sickness (the Company may use in the transaction of its business in Ontario either the name of "The Standard Life Assurance Company" or its name in French, "Compagnie d'assurance Standard Life", or both such names).

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
The Stanstead & Sherbrooke Insurance Company P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company 1801 Brimley Road Scarborough, Ontario MIP 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 J.R.A. MacKenzie, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand-Norden Reinsurance Company Ltd. 110 Bloor Street West, Suite 200 Toronto, Ontario M5S 2W7 R.A. Morton, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
Sun Alliance and London Assurance Company Limited 48 Yonge Street Toronto, Ontario M5E IG8 J.W. Evans, Chief Agent	Life.
Sun Alliance Insurance Company 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Sun Life Assurance Company of Canada P.O. Box 4150, Station A Toronto, Ontario M5W 2C9 T.M. Galt, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Swiss Reinsurance Company 95 St. Clair Avenue West, 12th Floor Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited 180 Dundas Street West, Suite 309 Toronto, Ontario M5G 1Z8 G. Jackson, Chief Agent	Liability, Marine and Property and as a discontinuing company in the class of Automobile.
Symons General Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety.
T	
Teachers Insurance and Annuity Association of America 130 Adelaide Street West Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited P.O. Box 4024 Station A Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Toro Assicurazioni S.p.A. 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Liability and Property.
Toronto General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3 J.T. English, Chief Agent	Life, Accident and Sickness.
Traders General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Trafalgar Insurance Public Limited Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 Ray F. Rush, Chief Agent	Automobile, Liability and Property.
Transamerica Insurance Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Transamerica Life Insurance Company of Canada (Compagnie d'Assurance-Vie Transamerica du Canada) 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life.
Transamerica Occidental Life Insurance Company (Compagnie d'assurance-vie Transamerica-Occidental) 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life, Accident and Sickness.
Transatlantic Reinsurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 G.A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Transit Insurance Company (La Compagnie d'Assurance Transit) 90 Eglinton Avenue East, Suite 608 Toronto, Ontario M4P 2Z7 P.C. Bookalam, Chief Agent	Automobile, Liability and Property.
Transport Indemnity Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company 5955 Airport Road, Suite 125 Mississauga, Ontario L4V 1R9 S.L. Benishek, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Travelers Indemnity Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Travelers Insurance Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange 145 King Street West Toronto, Ontario M5H 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unifund Assurance Company (Unifund, Compagnie D'Assurance) 2 Lansing Square, Suite 305 Willowdale, Ontario M2J 4P8 R.A. Oaks, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Unigard Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Union of Canada Life Insurance (Union du Canada Assurance-Vie) 325 Dalhousie Street Ottawa, Ontario K1N 8R7 G. Desjardins, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Union Mutual Life Insurance Company (L'Union Mutuelle Compagnie d'Assurance Vie) 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Unionmutual Stock Life Insurance Co. of America (Compagnie d'assurance-vie par actions Unionmutual d'Amérique) 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness (limited to insurance on the lives of residents of Canada insured under group insurance policies issued in the United States of America).
Union Reinsurance Company 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A. 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company 35 Lesmill Road Don Mills, Ontario M3B 2T4 Mrs. Helen E.V. Lewis, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company 155 University Avenue, 8th Floor Toronto, Ontario M5H 3B7 L.E. Parks, Chief Agent	Automobile, Liability and Property.
United of Omaha Life Insurance Company (Compagnie d'assurance-Vie United de Omaha) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
United States Fidelity and Guaranty Company 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
United States Fire Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Upper Canada Insurance Company 150 Bloor Street West, Suite 310 Toronto, Ontario M5S 2X9 A. Thibault, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company P.O. Box 30 Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Chief Agent c/o Fasken & Calvin	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Legal Expense, Liability, Property and Surety.
The Victory Reinsurance Company Limited 55 Yonge Street, Suite 1004 Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent (Life Branch) P.O. Box 26, 55 University Avenue Toronto, Ontario M5J 2H7 M.D. Hughes, Chief Agent c/o Victory Reinsurance Management Canada Limited (Non-Life Branch)	Life, Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers P.O. Box 25 55 University Avenue, Suite 400 Toronto, Ontario M5J 2H7 J.B. Harrison, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company 180 Dundas Street West, Suite 1720 Toronto, Ontario M5G 1Z8 J.F. Perrett, Q.C., Chief Agent c/o Robertson, Perrett	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Waterloo Insurance Company P.O. Box 1604, 14 Erb Street West Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
The Wawanesa Mutual Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Wawanesa Mutual Life Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Life, Accident and Sickness.
Westbury Life Insurance Company (Westbury Compagnie d'Assurance-vie) P.O. Box 3595, Terminal A 201 King Street London, Ontario N6A 4L4 E.E. Gershon, Chief Agent	Life, Accident and Sickness.
Western General Mutual Insurance Company Box 37 Woodstock, Ontario N4S 7W6 C.D. Fleming, Chief Agent	Automobile, Hail, Liability and Property.
The Western Life Assurance Company P.O. Box 67 100 Main Street East, Suite 4200 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life and Accident and Sickness (limited to the servicing of policies issued prior to January 3l, 1975).
Western Surety Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 K.W. Scott, Q.C., Chief Agent c/o Borden & Elliot	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited P.O. Box 26, 3130 Royal Bank Plaza Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Automobile, Liability, Property and Surety.
York Fire & Casualty Insurance Company 7501 Keele Street, Suite 300 Concord, Ontario L4K 1Y2 A.A. Thain, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)
LICENSED INSURERS—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Z	
Zurich Insurance Company 188 University Avenue Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada 188 University Avenue Toronto, Ontario M5H 3C4 P.D. McGarry, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company R.R. #2 Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Amherst Island Mutual Fire Insurance Company R.R. #1 Stella, Ontario K0H 2S0 W.B. Caughey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Ayr Farmers' Mutual Fire Insurance Company 32 Stanley Street Ayr, Ontario N0B 1E0 B.L. Davis, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company P.O. Box I460 Picton, Ontario K0K 2T0 A.R. Stickle, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Bertie and Clinton Mutual Fire Insurance Company 44 Michigan Avenue Welland, Ontario L3B 3A4 F.A. Legg, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Blanshard Mutual Fire Insurance Company R.R. #1 St. Marys, Ontario N0M 2V0 B.A. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Brant Mutual Fire Insurance Company 207 Greenwich Street Brantford, Ontario N3S 2X7 J.B. Knill, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
C	
Caradoc Delaware Mutual Fire Insurance Company R.R. #5 Mt. Brydges, Ontario N0L 1W0 R. Doane, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Cayuga Mutual Fire Insurance Company Box 204, 23 King Street Cayuga, Ontario N0A 1E0 Ms. M.J. Duff, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Culross Mutual Fire Insurance Company Box 173 Teeswater, Ontario N0G 2S0 R.K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
D	
Downie Mutual Fire Insurance Company R.R. #5 Stratford, Ontario N5A 6S6 E.C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Dufferin Mutual Fire Insurance Company P.O. Box 117 Shelburne, Ontario L0N IS0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Dumfries Mutual Insurance Company 12 Cambridge Street Cambridge, Ontario N1R 3R7 G.L. Welsh, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
E	
East Williams Mutual Fire Insurance Company R.R. #3 Kerwood, Ontario N0M 2B0 F. Gare, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Ekfrid Mutual Fire Insurance Company 64 Thames Street Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Elma Mutual Fire Insurance Company Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Erie Mutual Fire Insurance Company 137 Lock Street East Dunnville, Ontario N1A 1J6 Mrs. M. Heastont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
F	
Farm Mutual Reinsurance Plan Inc. P.O. Box 3428 2445 Eagle St. North Cambridge, Ontario N3H 4T3 G.M. Snyder, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property (limited to contracts of of reinsurance).
Farmers' Mutual Fire Insurance Company (Lindsay) P.O. Box 28, 12-16 Peel Street Lindsay, Ontario K9V 4R8 D.R. MacKay, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Formosa Mutual Insurance Company Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
G	
Germania Farmers' Mutual Fire Insurance Company Ayton, Ontario N0G 1C0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Glengarry Farmers' Mutual Fire Insurance Company Box 159 Alexandria, Ontario K0C 1A0 A.J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Grenville Patron Mutual Fire Insurance Company P.O. Box 10 Spencerville, Ontario K0E 1X0 H.R. McGrath, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Grey & Bruce Mutual Fire Insurance Company Box 658, 262 10th Street Hanover, Ontario N4N 1P1 A.D. McArthur, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
H	
Halwell Mutual Fire Insurance Company P.O. Box 60, 812 Woolwich Street Guelph, Ontario N1H 6J6 R.J. Forsythe, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
The Hamilton Township Farmers' Mutual Fire Insurance Company Box 201, 1176 Division Street Cobourg, Ontario K9A 4K5 K. Cox, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Hay Township Farmers' Mutual Fire Insurance Company Box 130 Zurich, Ontario N0M 2T0 J.R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Howard Mutual Fire Insurance Company P.O. Box 398 Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Howick Mutual Insurance Company Box 30 Wroxeter, Ontario N0G 2X0 R.C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
K	
Kent & Essex Mutual Insurance Company Box 356 Chatham, Ontario N7M 5K4 Mrs. Barbara Carey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
L	
Lambton Mutual Insurance Company Box 520 Watford, Ontario N0M 2S0 R. Perry, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lanark Mutual Insurance Company 16 West Gore Street Perth, Ontario K7H 2L6 W.H. Shaw, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lennox and Addington Mutual Fire Insurance Company Box 174 Napanee, Ontario K7R 3M3 G.D.E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lobo Mutual Fire Insurance Company R.R. #6 Strathroy, Ontario N7G 3H7 J.A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
London Township Mutual Fire Insurance Company Township of London Office Building 15 Church Street East Arva, Ontario N0M 1C0 Mrs. Mary Tackabury, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
M	
McGillivray Mutual Fire Insurance Company P.O. Box 149 Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
McKillop Mutual Insurance Company Box 819 Seaforth, Ontario N0K 1W0 R.E. Coleman, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
N	
Norfolk Mutual Fire Insurance Company 37 Kent Street South Simcoe, Ontario N3Y 2X7 Mrs. C.E. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Blenheim Farmers' Mutual Fire Insurance Company 143 Main Street South Bright, Ontario N0J 1B0 R. Struthers, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Kent Mutual Fire Insurance Company P.O. Box 478 Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
O	
Oxford Mutual Fire Insurance Company Box 430 Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
P	
The Peel and Maryborough Mutual Fire Insurance Company Box 190, Wood Street Drayton, Ontario N0G 1P0 D.R. MacIntyre, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Peel Mutual Insurance Company 103 Queen Street West Brampton, Ontario L6Y 1M3 B.E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Prescott Mutual Fire Insurance Company P.O. Box 280 Alfred, Ontario K0B 1A0 J.M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
S	
South Easthope Farmers' Mutual Fire Insurance Company Box 33 Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2—MUTUAL INSURANCE CORPORATIONS—*Continued*

(Farmer's Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
T	
Townsend Farmers' Mutual Fire Insurance Company Box 1030 Waterford, Ontario N0E 1Y0 K. Shay, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
U	
Usborne and Hibbert Mutual Fire Insurance Company Box 423 Exeter, Ontario N0M 1S0 E.J. Caers, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
W	
Wabisa Mutual Fire Insurance Company P.O. Box 55 Jarvis, Ontario N0A 1J0 R.H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
West Elgin Mutual Fire Insurance Company Box 130 Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
The West Wawanosh Mutual Insurance Company Dungannon, Ontario N0M 1R0 N. Peever, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Westminster Mutual Fire Insurance Company P.O. Box 29, 223 Main Street Belmont, Ontario N0L 1B0 A. Phillips, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Y	
The Yarmouth Mutual Fire Insurance Company 51 William Street St. Thomas, Ontario N5R 3H3 Miss D.V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society 2239 Yonge Street, Suite 400 Toronto, Ontario M4S 2B5 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers P.O. Box 157, Station "U" Toronto, Ontario M8Z 5P1 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie) Box 850 Brantford, Ontario N3T 5S3 A.R. Davis, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2 L.M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League 61 Golden Boulevard West Welland, Ontario L3B 1H5 J.P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World 8 Wilson Street West Perth, Ontario K7H 2M5 J.H. Mather, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society 77 Metcalfe Street, Suite 308 Ottawa, Ontario K1P 5L6 Audrey Fitzpatrick, Chief Agent	Life.
The Commercial Travellers' Association of Canada 365 Bloor Street East, Suite 1002 Toronto, Ontario M4W 3L4 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A. P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Electrical Worker's Benefit Association 45 Sheppard Avenue East Suite 401 Willowdale, Ontario M2N 5Y1 K.G. Rose, Chief Agent	Life.
F	
The First Catholic Slovak Ladies Association of the United States of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The First Catholic Slovak Union of the United States of America and Canada P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal) 5230 Dundas Street West Suite 15 Islington, Ontario M9B 1A8 Linda L. Whale, Chief Agent	Life.
G	
The Grand Orange Lodge of British America 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5 D.A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America 15 Roseville Drive Brampton, Ontario L6Y 2G7 L.C. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters 789 Don Mills Road Don Mills, Ontario M3C 1T9 B.C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus 153 Dundas Street West Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
L	
Lutheran Life Insurance Society of Canada Marsland Centre, 12th Floor Waterloo, Ontario N2J 4G4 H.A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund 590 Jarvis Street Toronto, Ontario M4Y 2J5 D.B. Lewis, Chief Agent	Life.
N	
National Fraternal Society of the Deaf 49 Frey Crescent Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society 60 Mobile Drive Toronto, Ontario M4A 2P3 O.S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society 60 Mobile Drive Toronto, Ontario M4A 2P3 P. Waldman, Chief Agent	Sickness.
The Order of Italo-Canadians 495 Highcroft Avenue Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of 501 Royal Bank Building 32 James Street South, M.P.O. Box 37 Hamilton, Ontario L8N 3A2 J.B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)
CLASS 4—FRATERNAL SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
Serb National Federation P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Norway P.O. Box 12, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3 J.A. Carson, Chief Agent c/o Touche Ross & Co.	Life, Accident and Sickness.
Sons of Scotland Benevolent Association 90 Eglinton Avenue East 7th Floor Toronto, Ontario M4P 2Y3 J. Hotchkiss, Chief Agent	Life and Sickness.
U	
Ukrainian Fraternal Association (of America) 1699 Dundas Street West Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that the words "of America" will be used in conspicuous relation to the name "Ukrainian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukrainian Fraternal Society of Canada 9 Henry Street Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada 403-260 Scarlett Road Toronto, Ontario M6N 4X6 N. Kushpeta, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America 140 Bathurst Street Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, Inc. UNA Canadian Office 18 Leland Avenue Toronto, Ontario M8Z 2X5 Mrs. Y. Zorych, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of 2 Echo Place London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.

LICENCE REGISTER (Cont'd)

CLASS 4—FRATERNAL SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
W	
Workers Benevolent Association of Canada 90 Lincoln Avenue Toronto, Ontario M6S 2A5 Ms. M. Harasym, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle 471 Lawrence Avenue West Toronto, Ontario M5M 1C6 N. Neslen, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Army and Navy Veterans Society of Hamilton, Her Majesty's 96-98 McNab Street North Hamilton, Ontario L8R 2M1 G. Green, Secretary	Sick and Funeral Benefits.
B	
Bled Mutual Benefit Society 50 Violet Drive, Apt. 1107 Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society 2175 Parent Avenue Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
Brantford Hungarian Mutual Benefit Society 3 Kent Road Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
Brantford Polish Mutual Benefit & Friendly Society 154 Pearl Street Brantford, Ontario N3T 3P4 R. Gotkowski, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society 36 Brantley Crescent Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society 80 Antibes Drive, Apt. 602 Willowdale, Ontario M2R 3N5 E. Srebrnik, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society 326 Wilson Avenue Downsview, Ontario M3H 1S9 M. Bliman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
G	
Grand Order of Israel Benefit Society 138 Grant Boulevard Dundas, Ontario L9H 6J4 B. Kremer, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society 626 Greenhill Avenue Hamilton, Ontario L8K 5E9 J. Mikulec, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society 518 Fairlawn Avenue Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society 272 Codsell Avenue Downsview, Ontario M3H 3X2 J. Goldbach, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation 214 Beverley Street Toronto, Ontario M5T 1Z3 L. Tomossy, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur 132 S. Algoma Street Thunder Bay, Ontario P7B 3B8 J. Sabatini, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone 223 Bell Street Port Colborne, Ontario L3K 1J2 B. Favaro, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society 3425 Bathurst Street Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.
J	
Judean Benevolent and Friendly Society 42 Reiner Road North York, Ontario M3H 2L2 J. Willer, Secretary c/o M. Davis	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
K	
Kieltzer Sick Benefit Society of Toronto 164 Cocksfield Avenue Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society 125 Sultana Avenue Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
Linitzer Sick Benefit Society 18 German Mills Road Thornhill, Ontario L3T 4H5 H. Havelock, Secretary	Sick and Funeral Benefits.
Lodzer Centre Mutual Benefit Society 35 Canyon Avenue, Apt. 1911 Downsview, Ontario M3H 4Y2 D. Kamchi, Secretary	Sick and Funeral Benefits.
M	
The Marconi Mutual Benefit Society of Hamilton 255 Balmoral Avenue North Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society 10 Ridge Vale Drive Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of Odd Fellows Temple 310 O'Connor Drive Toronto, Ontario M4J 2T9 R.E. Yager, Secretary	Sick and Funeral Benefits.
Order of Sons of Italy of Ontario Mutual Benefit Society 190 Arlington Avenue Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society 14 Viewmount Avenue Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Ozrower Mutual Benefit Society 58 Green Bush Road Willowdale, Ontario M2M 1P3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada 1640 Bloor Street West Toronto, Ontario M6P 4A8 M. Wolnik, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society 1087 Queen Street West Toronto, Ontario M6J 1H3 L. Piekarski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society 59 Lissom Crescent Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society 18 Reiner Road Downsview, Ontario M3H 2K9 S. Kates, Secretary	Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa 1261 Sherman Drive Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi 450 Albert Street West Sault Ste. Marie, Ontario P6A 1C3 A. Tonucci, Secretary	Sick and Funeral Benefits.
Sons of Jacob Benevolent Society 75 Stonedene Boulevard Willowdale, Ontario M2R 3C8 B.L. Orlans, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society 96 Shanley Street Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)
CLASS 5—MUTUAL BENEFIT SOCIETIES—*Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
St. Joseph Aid Society of Formosa Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society 96 Rockford Road Willowdale, Ontario M2R 3A7 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society 6200 Bathurst Street, Apt. 607 Willowdale, Ontario M2R 2A3 M.M. Carr, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society 27 Fountainbleu Drive Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association 23 Cove Drive Rexdale, Ontario M9W 3V2 A. Levine, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society 585 Cranbrooke Avenue Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association 8 Kingsbridge Court, Apt. 108 Willowdale, Ontario M2R 1L5 A. Wolf, Secretary	Sick and Funeral Benefits.
Wierzbniker Friendly Mutual Benefit Society 850a Alness Street, Suite 1 Downsview, Ontario M3J 2Y7 Irving Kleinberg, Secretary c/o M.S. Werger	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association 40 Poinsetta Drive Thornhill, Ontaro L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5—MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	*Classes of Insurance*
Z	
Zion Benevolent Society 129 Concord Avenue Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

THE ONTARIO GAZETTE

CLASS 8 — LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England c/o Deloitte Haskins & Sells P.O. Box 6, Royal Bank Plaza North Tower, Suite 2600 Toronto, Ontario M5J 2J1 D.K. Bruce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability and Property.

NOTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in THE ONTARIO GAZETTE, pursuant to the provisions of Section 8 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I — LIFE INSURERS
Assets — December 31, 1984

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life Ins.	5,118,955	29,221,795	8,894,638	36,722,945	1,135,201	.....	4,070,419	714,354	3,533,749	89,412,056	1
2	Assumption Mutual Life Ins.	7,550,048	85,512,331	8,563,792	40,345,467	2,323,856	13,231,987	4,801,289	61,537	8,670,681	171,060,988	2
3	Empire Life Ins.	8,318,081	102,142,835	62,088,950	91,204,380	5,279,970	.....	18,617,612	39,096	40,342,527	328,033,451	3
4	Gerling Global Life Ins.	5,038,063	40,956,502	2,208,711	8,869,711	750,000	.....	6,253,262	1,641,740	118,756,301	184,474,290	4
5	Industrial Life Ins.	45,086,660	446,470,072	50,078,531	560,560,623	43,211,249	54,667,640	23,797,882	.....	67,247,640	1,291,120,297	5
6	Laurentian Mutual Ins.	57,385,023	182,625,830	23,097,013	119,147,382	15,834,570	117,252,069	33,953,144	2,164,114	43,908,451	595,367,596	6
7	Pan American Family Ins.	1,193,631	1,116,804	.....	.....	.....	.....	.....	49,893	53,554	2,413,882	7
8	Les Prevoyants du Cda.	1,743,797	2,348,068	2,175,753	2,846,638	182,510	.....	.....	500,398	109,051	9,906,215	8
9	Quebec Health Services	4,765,000	169,093,812	23,377,435	43,487,552	4,030,427	15,902,500	53,192	3,667,479	23,480,047	287,887,444	9
10	Seaboard Life Ins.	887,204	29,714,151	18,586,992	5,543,151	5,115,949	.....	968,982	915,587	11,876,526	73,608,542	10
11	Union of Canada Life Ins.	994,160	33,173,111	.....	8,365,249	3,190,657	.....	1,714,863	361,523	1,402,916	49,202,479	11
	Totals	138,080,622	1,122,375,31	199,071,815	917,093,098	81,054,389	201,054,196	94,260,645	10,115,721	319,381,443	3,082,487,240	

Liabilities, Capital and Surplus, December 31, 1984

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life Ins.	73,267,942	1,773,283	2,740,702	731,590	277,201	78,790,718	1,224,410	500,000	8,896,928	89,412,056	1
2	Assumption Mutual Life Ins.	135,366,050	566,586	8,966,889	670,478	11,642,967	157,212,970	5,735,619	.....	8,112,399	171,060,988	2
3	Empire Life Ins.	194,816,848	3,504,198	11,877,076	1,496,126	48,662,056	260,356,304	13,843,090	704,528	53,129,529	328,033,451	3
4	Gerling Global Life Ins.	155,679,638	10,459,963	2,249,618	1,890,171	4,163,924	174,443,314	.....	2,100,000	7,930,976	184,474,290	4
5	Industrial Life Ins.	986,806,125	10,902,374	38,481,517	4,812,907	95,271,670	1,136,274,593	26,029,172	.....	128,816,532	1,291,120,297	5
6	Laurentian Mutual Ins.	433,247,704	9,520,082	15,602,300	4,362,627	31,273,063	494,005,776	54,554,011	.....	46,807,809	595,367,596	6
7	Pan American Family Ins.	137,674	29,802	.....	78,299	28,956	274,731	.....	2,450,000	*−310,849*	2,413,882	7
8	Les Prevoyants du Cda.	.....	3,896	.....	68,618	11,548	84,062	538,190	.....	9,283,963	9,906,215	8
9	Quebec Health Services	238,106,195	15,678,987	5,046,823	869,245	9,982,765	269,684,015	3,324,790	.....	14,878,639	287,887,444	9
10	Seaboard Life Ins.	32,529,271	12,227,859	2,241,171	2,044,429	7,585,873	56,628,603	2,145,061	1,107,176	13,727,702	73,608,542	10
11	Union of Canada Life Ins.	41,566,981	372,307	2,416,774	240,611	102,895	44,699,568	35,000	.....	4,467,911	49,202,479	11
	Totals	2,291,524,428	65,039,337	89,622,870	17,265,101	209,002,918	2,672,454,654	107,429,343	6,861,704	295,741,539	3,082,487,240	

I. LIFE INSURERS (cont'd)
Surplus Account for the Year 1984

	Name of Company	Balance Jan 1/1983	Profit/Loss from Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec 31/1983	
		$	$	$	$	$	$	$	$	
1	Aeterna-Life Ins.	7,777,584	1,521,807	...	...	405,000	2,537	...	8,896,928	1
2	Assumption Mutual Life Ins.	9,357,190	311,309	...	*−1,343,057*	...	264,706	477,749	8,112,399	2
3	Empire Life Ins.	45,340,061	7,198,904	...	754,964	260,675	96,275	...	53,129,529	3
4	Gerling Global Life Ins.	7,548,418	887,600	5,503	...	525,000	456,506	442,051	7,930,976	4
5	Industrial Life Ins.	108,342,845	18,616,146	*−919,109*	2,776,650	...	...	...	128,816,532	5
6	Laurentian Mutual Ins.	36,198,194	10,186,630	*−221,564*	544,549	...	100,000	...	46,807,809	6
7	Pan American Family Ins.	*−1,148,112*	*−329,609*	...	*−21,128*	...	1,188,000	...	*−310,849*	7
8	Les Prevoyants du Cda.	9,471,865	*−187,902*	...	...	...	...	...	9,283,963	8
9	Quebec Health Services	12,650,767	2,227,872	...	...	...	...	...	14,878,639	9
10	Seaboard Life Ins.	11,672,601	2,846,074	...	524	332,152	...	459,345	13,727,702	10
11	Union of Canada Life Ins.	3,340,065	925,833	...	...	...	202,013	...	4,467,911	11
	Totals	250,551,478	44,204,664	*−1,135,170*	2,712,502	1,522,827	2,310,037	1,379,145	295,741,539	

Exhibit of Insurance Policies — In Canada (Direct)

	Name of Company	In Force January 1, 1983			New Effected 1983			In Force, December 31, 1983			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life Ins.	715,831,561	191,018,655	906,850,216	186,459,109	119,015,415	305,474,524	753,339,446	192,185,429	945,524,875	1
2	Assumption Mutual Life Ins.	630,826,134	908,879,992	1,539,706,126	209,714,987	66,863,303	276,578,290	743,598,600	1,101,561,906	1,845,160,506	2
3	Empire Life Ins.	1,997,490,930	1,117,416,165	3,114,907,095	512,506,579	497,236,676	1,009,743,255	2,081,025,383	1,559,332,349	3,640,357,732	3
4	Gerling Global Life Ins.	1,178,024,488	22,494,213	1,200,518,701	525,009,572	...	525,009,572	1,551,802,794	17,117,500	1,568,920,294	4
5	Industrial Life Ins.	9,622,259,571	2,361,326,418	11,983,585,989	3,920,580,131	200,664,555	4,121,244,686	12,101,360,239	2,585,944,066	14,687,304,305	5
6	Laurentian Mutual Ins.	3,425,798,953	2,860,790,247	6,286,589,200	1,055,542,030	596,648,835	1,652,190,865	3,864,791,971	3,620,333,395	7,485,125,366	6
7	Pan American Family Ins.	...	...	...	...	...	...	...	...	...	7
8	Les Prevoyants du Cda.	...	...	...	...	...	...	...	...	...	8
9	Quebec Health Services	3,121,000	4,621,718,443	4,624,839,443	808,825	892,654,922	893,463,747	3,833,339	5,746,559,672	5,750,393,011	9
10	Seaboard Life Ins.	1,444,624,223	1,082,083,996	2,526,608,219	483,654,073	628,392,717	1,112,046,790	1,451,625,925	1,070,402,870	2,522,028,795	10
11	Union of Canada Life Ins.	332,151,987	12,739,504	344,891,491	85,444,211	...	85,444,211	349,039,841	10,979,156	360,018,997	11
	Totals	19,350,028,847	13,178,467,633	32,528,496,480	6,979,719,517	3,001,476,423	9,981,195,940	22,900,417,538	15,904,416,343	38,804,833,881	

Exhibit of Insurance Policies — Out of Canada (Direct)

		$	$	$	$	$	$	$	$	$	
1	Assumption Mutual Life Ins.	176,551,163	15,713,635	192,264,798	90,012,216	...	90,012,016	234,094,362	17,472,950	251,567,312	1
2	Seaboard Life Ins.	19,188,164	52,440,348	71,628,512	2,270,000	52,178,023	54,448,023	20,106,734	86,006,965	106,113,699	2
	Totals	195,739,327	68,153,983	263,893,310	92,282,216	52,178,023	144,460,039	254,201,096	103,479,915	357,681,011	

I. LIFE INSURERS (cont'd.)
Income for the Year 1984

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna-Life Ins.	16,555,845	.....	9,258,411	.....	.....	25,814,256	24,292,449	1,521,807	11.65	1
2	Assumption Mutual Life Ins.	23,935,765	1,818,228	16,144,359	359,728	215,426	42,473,506	42,162,197	311,309	10.45	2
3	Empire Life Ins.	60,197,119	*−10,644*	33,034,064	1,845,173	.....	95,065,712	87,866,808	7,198,904	11.89	3
4	Gerling Global Life Ins.	28,739,826	.....	15,685,479	130,740	79,971	44,636,016	43,748,416	887,600	10.92	4
5	Industrial Life Ins.	266,258,423	.....	126,095,175	5,569,548	.....	397,923,146	379,307,000	18,616,146	11.47	5
6	Laurentian Mutual Ins.	131,964,712	131,150	67,589,428	2,211,495	.....	201,896,785	191,710,155	10,186,630	13.76	6
7	Pan American Family Ins.	359,524	.....	107,718	6,035	.....	473,277	802,886	*−329,609*	5.96	7
8	Les Prevoyants du Cda.	335,835	.....	1,037,636	.....	.....	1,373,471	1,561,373	*−187,902*	10.80	8
9	Quebec Health Services	118,153,170	234,004	28,458,654	1,381,304	1,439	148,228,571	146,000,699	2,227,872	12.13	9
10.	Seaboard Life Ins.	41,912,730	.....	5,844,715	651,040	.....	48,408,485	45,562,411	2,846,074	9.70	10
11	Union of Canada Life Ins.	5,800,325	.....	4,916,045	.....	.....	10,716,370	9,790,537	925,833	10.74	11
	Totals	694,213,274	2,172,738	308,171,684	12,155,063	296,836	1,017,009,595	972,804,931	44,204,664		

Expenditure for the Year 1984

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses Commissions and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life Ins.	9,690,936	1,100	7,065,768	326,937	77,739	6,780,863	208,523	140,583	24,292,449	1
2	Assumption Mutual Life Ins.	13,328,991	1,035,988	13,765,658	997,749	.....	10,787,278	2,246,533	.....	42,162,197	2
3	Empire Life Ins.	37,236,499	84,881	14,905,050	2,539,652	345,327	24,000,899	7,920,602	833,898	87,866,808	3
4	Gerling Global Life Ins.	13,703,056	19,839	12,088,957	350,573	.....	11,782,317	5,403,674	400,000	43,748,416	4
5	Industrial Life Ins.	134,826,148	.....	138,683,165	6,749,043	.....	73,452,693	23,875,951	1,720,000	379,307,000	5
6	Laurentian Mutual Ins.	77,466,549	306,371	60,646,738	4,470,644	1,796,868	42,640,895	4,382,090	.....	191,710,155	6
7	Pan American Family Ins.	69,325	.....	.....	.....	.....	659,973	73,588	.....	802,886	7
8	Les Prevoyants du Cda.	1,448,515	.....	.....	.....	23,715	.....	89,143	.....	1,561,373	8
9	Quebec Health Services	85,107,321	413,949	42,396,341	795,826	.....	16,089,916	1,197,346	.....	146,000,699	9
10	Seaboard Life Ins.	18,118,918	5,550	5,221,317	1,221,200	1,804,749	20,771,699	1,818,978	*−3,400,000*	45,562,411	10
11	Union of Canada Life Ins.	5,051,127	.....	408,070	263,839	.....	3,937,279	130,222	.....	9,790,537	11
	Totals	396,047,385	1,867,678	295,181,064	17,715,463	4,048,398	210,903,812	47,346,650	*−305,519*	972,804,931	

I. LIFE INSURERS (Concl'd.)
Segregated Funds as at December 31, 1984

	Name of Company	Assets						Liabilities Funds Held for Policyholders						
		Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Expenses Due and Accrued	Actuarial Reserves	Amounts on Deposit	Other	Trans. from Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	Empire Life Ins. . . .	3,137,331	28,140,154	. . . . .	1,175,049	319,439	32,771,973	26,401	28,757,804	1,631,090	1,510,634	846,044	32,771,973	1
2	Industrial Life Ins.	24,646,963	11,761,403	. . . . .	1,337,439	610,588	38,356,393	. . . . .	2,568,513	35,787,880	. . . . .	. . . . .	38,356,393	2
3	Laurentian Mutual Ins.	3,868,286	7,474,573	3,662,903	221,665	170,718	15,398,145	396,587	448,216	3,871,843	3,484,081	7,197,418	15,398,145	3
4	Quebec Health Services	4,443,887	3,334,375	. . . . .	216,780	222,689	8,217,731	. . . . .	. . . . .	8,217,731	. . . . .	. . . . .	8,217,731	4
5	Seaboard Life Ins. . .	3,664,923	1,089,835	. . . . .	86,876	112,205	4,953,839	993	. . . . .	4,952,846	. . . . .	. . . . .	4,953,839	5
	Totals	39,761,390	51,800,340	3,662,903	3,037,809	1,435,639	99,698,081	423,981	31,774,533	54,461,390	4,994,715	8,043,462	99,698,081	

Segregated Funds Revenue Account and Reconciliation of Funds for the Year 1984

	Name of Company	Balance Jan. 1/1983	Received from Policy-holders	Transfer from Other Funds	Investment Income	Gain/Loss on Sale of Investment	Increase in Asset Value	SubTotal	With-drawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/ 1983	
		$	$	$	$	$	$	$	$	$	$	$	
1	Empire Life Ins.	28,364,981	8,309,788	165	1,027,088	700,088	*−1,045,415*	8,991,714	4,193,885	315,829	101,409	32,745,572	1
2	Industrial Life Ins.	24,900,053	12,126,731	. . . . .	3,218,281	*−506,850*	196,129	15,034,291	. . . . .	116,354	1,461,597	38,356,393	2
3	Laurentian Mutual Ins. . .	12,326,652	162,616	2,421,873	801,699	25,849	191,003	3,603,040	787,691	108,833	31,610	15,001,558	3
4	Quebec Health Services	7,454,678	. . . . .	558,457	596,523	75,309	*−343,451*	886,838	20,430	53,700	49,655	8,217,731	4
5	Seaboard Life Ins.	5,347,399	. . . . .	270,816	477,469	*−287,099*	32,578	493,764	80,117	77,207	. . . . .	4,953,839	5
	Totals	78,393,763	20,599,135	3,251,311	5,319,361	7,297	*−969,156*	29,009,647	5,812,123	671,923	1,644,271	99,275,093	

II. OTHER THAN LIFE
Assets, December 31, 1984

	Name of Company	Short Term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balance	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	6,087,141	8,872,604	9,216,410	61,094	...	337,653	...	826,984	25,401,886	1
2	Anglo Canada Gen. Ins.	1,573,690	4,735,457	27,796	1,002,724	38,556	545,820	239,933	1,601,981	9,765,957	2
3	CAA Ins. (Ont.)	2,278,848	6,919,868	2,493,580	...	6,578,924	2,528,567	172,090	1,191,046	22,162,923	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	919,885	65,000	...	...	...	...	1,319,433	1,463,045	3,767,363*	4
5	Canadian Millers' Mutual Fire Ins.	300,000	1,037,780	383,750	173,053	195,418	73,377	920	34,088	2,198,386	5
6	Canadian Union Ins.	12,845,772	28,394,673	9,932,896	4,797,788	494,448	3,366,216	1,145,541	17,782,929	78,760,263	6
7	Canadian Universal Ins. Ltd.	4,560,049	25,253,850	5,000	...	296,389	2,960,888	10,140,433	23,625,029	66,841,638	7
8	Coachman Ins.	...	2,074,201	913,363	586,364	...	66,627	...	92,849	3,733,404	8
9	Colonia Gen. Ins.	...	709,755	...	...	84,543	272,396	88,768	28,329	1,181,791	9
10	Commerce & Industry Ins. of Cda.	692,151	7,862,342	1,601,495	...	2,161,331	2,528,567	170,090	734,476	15,752,452	10
11	Coronation Ins. Ltd.	2,545,910	3,916,377	7,701	...	941,463	1,765,736	722,403	401,981	10,301,571	11
12	Gerling Global Gen. Ins.	5,814,095	26,534,074	858,250	2,120,328	2,828,825	5,757,112	141,039	17,069,386	61,123,109	12
13	Gerling Global Reinsurance	12,223,881	26,737,992	1,070,146	2,694,195	830,095	1,680,438	2,790,308	891,853	48,918,908	13
14	Gibraltar Gen. Ins.	1,182,585	10,009,914	529,276	...	360,384	4,043,779	1,331,537	470,895	17,928,370	14
15	Le Groupe Desjardins, Assurance generales	18,331,000	97,512,337	11,511,335	614,127	5,122,602	9,868,160	682,807	20,094,042	163,736,410	15
16	Hongkong Fire Ins., Ltd.	15,000	394,151	...	...	191,682	...	...	...	600,833	16
17	Loyalist Ins.	255,779	285,997	...	...	953,906	199,481	3,369	39,186	1,737,718	17
18	Maplex Gen. Ins.	488,307	2,100,788	1,783,675	...	90,653	166,498	8,335	215,515	4,853,771	18
19	Mutual of Ottawa-Church Ins.	185,000	970,597	...	...	6,035	...	40,691	27,075	1,229,398	19
20	North Canadian Ins.	23,897	274,959	...	...	52,792	...	22,250	7,808	381,706	20
21	Northern Frontier Gen. Ins.	1,470,827	875,535	89,658	296,530	438,454	975,953	104,477	95,430	4,346,864	21
22	Ontario Mutual Gen. Ins.	75,000	1,567,109	11,750	350,000	515,381	576,596	239,846	387,907	3,723,589	22
23	Otter Dorchester Ins. Ltd.	493,602	1,691,437	3,171	168,622	368,527	876,495	343,994	237,005	4,182,853	23
24	Pafco Ins. Ltd.	3,520,103	1,799,949	3,327,627	1,323,234	1,754,713	1,253,180	1,441,020	817,517	15,237,343	24
25	Pilot Ins.	8,791,216	14,363,681	108,607,223	2,649,250	985,554	16,128,574	537,112	3,157,098	155,219,708	25
26	Premier Ins.	...	410,446	...	...	883,496	...	36,027	16,352	1,346,321	26
27	Provident Assurance	...	26,776,540	10,287,295	7,927,447	12,929,411	10,105,159	3,439,596	92,620,181	164,085,629	27
28	Scottish & York Ins. Ltd.	11,757,590	27,208,876	3,435,541	...	3,013,155	3,740,221	4,656,490	2,498,053	56,309,926	28
29	Simcoe & Erie Gen. Ins.	19,046,894	32,330,879	10,412,852	1,810,257	31,824,893	15,532,458	8,666,424	3,684,175	123,308,832	29
30	S.I.A.T.	...	164,760	...	...	598,349	...	139,022	176,214	1,078,345	30
31	Sovereign Marine & Gen. Ins.	192,320	127,525	...	...	6,501	51,802	...	8,248	386,396	31
32	Sphere Drake Ins. Pub. Ltd. Co.	1,866,050	2,454,265	...	...	118,987	214,898	101,208	61,842	4,817,250	32
33	United Provinces Ins.	6,222,769	38,726,470	7,389,347	765,682	1,605,121	6,095,873	215,814	6,528,627	67,549,703	33
34	Upper Canada Ins.	...	705,888	50,000	...	120,471	199,576	13,525	19,018	1,108,478	34
35	York Fire & Cas. Ins.	3,921,728	1,242,645	...	...	267,303	428,667	284,486	131,169	6,275,998	35
	Totals	127,681,089	405,108,721	183,949,137	27,340,695	76,658,362	92,340,767	39,238,988	197,037,333	1,149,355,092	

* The Superintendent assumed control of the company pursuant to Order-in-Council dated July 31, 1983.

II. OTHER THAN LIFE
Liabilities & Surplus for the Protection of Policyholders, December 31, 1984

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilites	Investment and Contingency Reserves	Surplus for Protection of Policyholders	Total Liabilities, Surplus and Reserves	Capital Stock paid In	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	5,052,371	11,436,127	352,493	173,410	988,360	18,002,761	.....	7,399,125	25,401,886	1,115,014	1
2	Anglo Canada Gen. Ins.	1,411,437	1,183,185	69,690	368,124	1,730,788	4,763,224	243,591	4,759,142	9,765,957	358,938	2
3	CAA Ins. (Ont.)	4,842,263	8,867,535	1,276,062	173,193	535,299	15,694,352	.....	3,767,914	19,462,266	3,007,000	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	57,409	3,441,812	84,585	25,000	6,610,387	10,219,193	1,229,655	*−7,681,485*	3,767,363	1,750,000	*4
5	Canadian Millers' Mutual Fire Ins.	182,683	203,974	111,563	25,694	189,211	713,125	10,800	1,474,461	2,198,386	.....	5
6	Canadian Union Ins.	15,578,906	39,106,516	3,267,506	641,841	7,293,920	65,888,689	110,299	12,761,275	78,760,263	1,777,735	6
7	Canadian Universal Ins. Ltd.	7,587,038	31,951,932	599,822	73,000	12,548,407	52,760,199	19,178	14,062,261	66,841,638	4,500,000	7
8	Coachman Ins.	153,555	817,560	299,948	66,126	1,187,792	2,524,981	.....	1,208,423	3,733,404	500,000	8
9	Colonia Gen. Ins.	.....	122,452	.....	5,000	244,904	372,356	92,736	718,699	1,183,791	.....	9
10	Commerce & Industry Ins. of Cda.	579,300	1,020,713	6,075,277	415,634	2,407,971	10,498,895	743,002	4,510,555	15,752,452	1,000,000	10
11	Coronation Ins. Ltd.	344,193	1,218,172	136,915	178,066	6,368,604	8,245,950	82,259	1,973,362	10,301,571	1,579,400	11
12	Gerling Global Gen. Ins.	7,424,955	25,943,647	2,650,035	497,040	14,310,026	50,825,703	.....	10,297,406	61,123,109	1,600,000	12
13	Gerling Global Reinsurance	3,072,489	13,873,425	3,158,085	52,772	19,074,623	39,231,394	834	9,686,680	48,918,908	2,290,000	13
14	Gibraltar Gen. Ins.	3,637,259	5,546,633	70,176	115,648	4,216,512	13,586,228	37,322	4,304,820	17,928,370	4,822,500	14
15	Le Groupe Desjardins, Assurances generales	34,682,074	61,181,914	197,718	2,173,665	15,923,923	114,159,294	.....	49,577,116	163,736,410	29,364,123	15
16	Hongkong Fire Ins. Ltd.	12,128	144,950	7,338	.....	.....	164,416	.....	436,417	600,833	.....	16
17	Loyalist Ins.	281,059	213,199	43,858	7,573	3,825	549,514	.....	1,188,204	1,737,718	1,250,000	17
18	Maplex Gen. Ins.	1,451,981	1,732,698	.....	122,429	324,109	3,631,217	.....	1,222,554	4,853,771	855,500	18
19	Mutual of Ottawa-Church Ins.	.....	5,951	.....	1,804	128,855	136,610	.....	1,092,788	1,229,398	.....	19
20	North Canadian Ins.	.....	55,904	.....	6,400	49,732	112,036	.....	269,670	381,706	750,000	20
21	Northern Frontier Gen. Ins.	1,192,357	1,311,806	488,191	52,703	373,618	3,418,675	.....	928,189	4,346,864	1,575,700	21
22	Ontario Mutual Gen. Ins.	1,057,214	1,023,817	124,434	42,141	127,654	2,375,260	567	1,347,762	3,723,589	514,100	22
23	Otter Dorchester Ins. Ltd.	1,441,565	968,200	23,558	58,726	38,213	2,530,262	.....	1,652,591	4,182,853	693,915	23
24	Pafco Ins. Ltd.	2,378,962	6,560,964	1,595,675	356,575	522,783	11,414,959	125,837	3,696,547	15,237,343	1,700,000	24
25	Pilot Ins.	37,172,242	62,244,754	.....	1,577,974	976,721	101,971,691	.....	53,248,017	155,219,708	511,250	25
26	Premier Ins.	.....	68,814	.....	23,100	98,286	190,200	.....	1,156,121	1,346,321	803,000	26
27	Provident Assurance	28,801,791	58,698,564	558,824	2,953,807	5,936,116	96,949,102	*−140,189*	67,276,716	164,085,629	20,000,000	27
28	Scottish & York Ins. Ltd.	5,378,094	22,818,776	15,809,694	.....	3,206,663	47,213,227	476,417	8,620,282	56,309,926	253,700	28
29	Simcoe & Erie Gen. Ins.	15,419,094	47,674,120	14,273,551	2,583,676	24,678,766	104,629,207	1,329,594	17,350,031	123,308,832	9,237,100	29
30	S.I.A.T.	.....	2,551,430	445,578	10,200	637,651	3,644,859	3,098,690	*−5,665,204*	1,078,345	.....	30
31	Sovereign Marine & Gen. Ins.	22,516	83,553	.....	5,814	16,200	128,083	.....	258,313	386,396	.....	31
32	Sphere Drake Ins. Pub. Ltd. Co.	80,067	749,234	232,173	7,000	1,082,789	2,151,263	.....	2,665,987	4,817,250	.....	32
33	United Provinces Ins.	23,985,575	15,718,693	276,059	927,083	8,925,928	49,833,338	152,580	17,563,785	67,549,703	750,000	33
34	Upper Canada Ins.	383,416	398,483	17,200	13,317	13,078	825,494	921	282,063	1,108,478	252,000	34
35	York Fire & Cas. Ins.	527,073	1,970,594	568,008	215,168	481,539	3,762,382	.....	2,513,616	6,275,998	1,843,020	35
	TOTALS	204,191,066	430,910,101	52,814,016	13,949,703	141,253,253	843,118,139	7,614,093	295,924,203	1,146,656,435	94,653,993	

* The Superintendent assumed control of the company pursuant to Order-In-Council dated July 31, 1983.

II. OTHER THAN LIFE
Underwriting Account for the Year Ended December 31, 1984

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or Loss —	
		$	$	$	$	$	$	$	
1	Abstainers' Ins.	13,356,520	13,619,024	10,113,702	2,568,638	2,146,282	14,828,622	*−1,209,598*	1
2	Anglo Canada Gen. Ins.	4,360,080	4,483,859	2,330,095	498,801	1,264,789	4,093,685	390,174	2
3	CAA Ins. (Ont.)	11,932,723	10,552,871	9,108,339	205,654	4,454,575	13,768,568	*−3,215,697*	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	*−119,698*	539,557	4,281,053	*−8,198*	*−400,625*	3,872,230	*−3,332,673*	*4
5	Canadian Millers' Mutual Fire Ins.	245,989	204,224	220,702	*−205,951*	290,317	305,068	*−100,844*	5
6	Canadian Union Ins.	35,307,931	35,860,601	30,516,107	5,168,400	5,523,800	41,208,307	*−5,347,706*	6
7	Canadian Universal Ins. Ltd.	18,529,479	18,447,474	16,070,004	5,055,178	4,883,101	26,008,283	*−7,560,809*	7
8	Coachman Ins.	590,004	574,776	646,709	*−319,877*	563,599	890,431	*−315,655*	8
9	Colonia Gen. Ins.	1,819	1,819	*−21,512*	287	11,047	*−10,178*	11,997	9
10	Commerce & Industry Ins. of Cda.	724,738	923,895	368,754	*−2,817,587*	3,074,634	625,801	298,094	10
11	Coronation Ins. Ltd.	876,757	837,589	823,898	*−439,804*	999,647	1,383,741	*−546,152*	11
12	Gerling Global Gen. Ins.	31,344,153	32,802,297	21,230,651	4,366,395	7,908,456	33,505,502	*−703,205*	12
13	Gerling Global Reinsurance	29,735,521	29,313,113	19,865,421	7,948,630	1,145,867	28,959,918	353,195	13
14	Gibraltar Gen. Ins.	9,164,451	9,524,591	7,292,137	*−757,643*	4,935,948	11,470,442	*−1,945,851*	14
15	Le Groupe Desjardins, Assurances generales	76,113,958	79,802,251	48,691,429	11,676,303	19,221,088	79,588,820	213,431	15
16	Hongkong Fire Ins., Ltd.	80,238	154,454	40,015	22,371	26,223	88,609	65,845	16
17	Loyalist Ins.	671,727	582,309	370,086	*−4,208*	446,324	812,202	*−229,893*	17
18	Maplex Gen. Ins.	3,557,095	3,330,226	2,319,077	523,295	877,406	3,719,778	*−389,552*	18
19	Mutual of Ottawa-Church Ins.	17,184	17,184	6,990	*−57,477*	73,291	22,804	*−5,620*	19
20	North Canadian Ins.	17,167	17,167	4,280	1,190	54,166	59,636	*−42,469*	20
21	Northern Frontier Gen. Ins.	2,887,528	2,755,631	1,838,490	74,338	1,134,886	3,047,714	*−292,083*	21
22	Ontario Mutual Gen. Ins.	3,815,812	3,199,340	1,977,875	629,420	989,744	3,597,039	*−397,699*	22
23	Otter Dorchester Ins. Ltd.	3,047,316	3,036,543	1,970,179	76,893	1,121,151	3,168,223	*−131,680*	23
24	Pafco Ins. Ltd.	10,559,235	10,358,116	6,635,874	1,382,832	2,228,604	10,247,310	110,806	24
25	Pilot Ins.	98,286,962	95,901,908	65,423,813	15,164,771	14,486,539	95,075,123	826,785	25
26	Premier Ins.	*−25*	*−25*	5,041	.....	30,799	35,840	*−35,865*	26
27	Provident Assurance	58,701,329	60,414,972	43,595,842	3,281,905	22,515,417	69,393,164	*−8,978,092*	27
28	Scottish & York Ins. Ltd.	10,288,583	10,118,739	14,967,904	*−2,622,768*	4,333,227	16,678,363	*−6,559,624*	28
29	Simcoe Erie Gen. Ins.	36,005,746	30,589,047	29,117,979	1,582,366	7,372,460	38,072,805	*−7,483,758*	29
30	S.I.A.T.	470,427	470,427	2,158,423	58,672	24,472	2,241,567	*−1,771,140*	30
31	Sovereign Marine & Gen. Ins.	232,445	231,010	119,875	60,200	8,723	188,798	42,212	31
32	Sphere Drake Ins. Pub. Ltd. Co.	569,044	573,166	333,601	160,295	21,507	515,403	57,763	32
33	United Provinces Ins.	37,243,799	3,772,173	24,730,009	4,787,950	9,654,675	39,172,634	*−1,400,461*	33
34	Upper Canada Ins.	1,249,112	955,516	491,314	178,975	328,106	998,395	*−42,879*	34
35	York Fire & Cas. Ins.	961,589	1,258,281	930,089	*−695,360*	1,117,530	1,352,259	*−93,978*	35
	Totals	500,826,738	499,224,125	368,574,245	57,544,886	122,867,775	548,986,906	*−49,762,781*	

II. OTHER THAN LIFE
Profit and Loss Account for the Year Ended December 31, 1984 (concl'd.)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Miscellaneous Income	Total Other Income	Income Taxes	Losses on Sale of Investment	Miscellaneous Expenditure	Total Other Expenditure	Net Other Income	Net Profit or Loss for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	2,283,479	477,419	.....	2,760,898	290,000	.....	.....	290,000	2,470,898	1,261,300	1
2	Anglo Canada Gen. Ins.	801,491	4,594	5,358	811,443	.....	.....	64,898	64,898	746,545	1,136,719	2
3	CAA Ins. (Ont.)	1,790,142	616,305	1,079,610	3,486,057	*−575,602*	.....	1,173,898	598,296	2,887,761	*−327,936*	3
4	Canadian Great Lakes Cas. & Sur. Ltd.	120,259	.....	.....	120,259	.....	.....	.....	.....	120,259	*−3,212,414**	4
5	Canadian Millers' Mutual Fire Ins.	164,281	6,319	10,202	180,802	30,677	.....	.....	30,677	150,125	49,281	5
6	Canadian Union Ins.	6,272,334	.....	520,177	6,792,511	.....	.....	249,803	249,803	6,542,708	1,195,002	6
7	Canadian Universal Ins. Ltd.	3,250,770	.....	1,888,706	5,139,476	*−706,942*	807,235	1,360,606	1,460,899	3,678,577	3,882,232	7
8	Coachman Ins.	453,118	45,497	.....	498,615	20,274	.....	.....	20,274	478,341	162,686	8
9	Colonia Gen. Ins.	94,174	29,402	6,928	130,504	.....	.....	111,408	111,408	19,096	31,093	9
10	Commerce & Industry Ins. of Cda.	1,020,628	120,371	161,836	1,302,835	614,242	.....	17,303	631,545	671,290	969,384	10
11	Coronation Ins. Ltd.	836,983	16,389	.....	853,372	63,555	.....	220,000	283,555	569,817	23,665	11
12	Gerling Global Gen. Ins.	3,923,079	3,388	123,487	4,049,954	1,600,000	.....	723,640	2,323,640	1,726,314	1,023,109	12
13	Gerling Global Reinsurance	4,200,348	.....	94,262	4,294,610	2,030,000	.....	729,221	2,759,221	1,535,389	1,888,584	13
14	Gibraltar Gen. Ins.	1,844,518	64,982	30,792	1,940,292	.....	.....	481,977	481,977	1,458,315	*−487,536*	14
15	Le Groupe Desjardins Assurances generales	12,663,358	.....	39,955	12,703,313	5,041,438	.....	188,007	5,229,445	7,473,868	7,687,299	15
16	Hongkong Fire Ins., Ltd.	80,240	.....	.....	80,240	.....	.....	.....	.....	80,240	146,085	16
17	Loyalist Ins.	142,862	17,850	.....	160,712	.....	.....	.....	.....	160,712	*−69,181*	17
18	Maplex Gen. Ins.	437,452	2,282	.....	439,734	.....	.....	47,317	47,317	392,417	2,865	18
19	Mutual of Ottawa-Church Ins.	128,087	.....	.....	128,087	.....	.....	.....	.....	128,087	122,467	19
20	North Canadian Ins.	38,783	.....	.....	38,783	.....	.....	.....	.....	38,783	*−3,686*	20
21	Northern Frontier Gen. Ins.	251,537	.....	.....	251,537	.....	.....	4,148	4,148	247,389	*−44,694*	21
22	Ontario Mutual Gen. Ins.	139,747	.....	300,371	440,118	.....	555	.....	555	439,563	41,864	22
23	Otter Dorchester Ins. Ltd.	256,881	.....	3,005	259,886	.....	3,290	23,836	27,126	232,760	101,080	23
24	Pafco Ins. Ltd.	808,997	.....	6,456	815,453	.....	94,962	398,379	493,341	322,112	432,918	24
25	Pilot Ins.	13,746,747	.....	.....	13,746,747	2,909,020	958,693	331,803	4,199,516	9,547,231	10,374,016	25
26	Premier Ins.	53,921	.....	19,468	73,389	.....	.....	.....	.....	73,389	37,524	26
27	Provident Assurance	6,190,957	.....	7,036,338	13,227,295	*−1,850,000*	.....	158,033	*−1,691,967*	14,919,262	5,941,070	27
28	Scottish & York Ins. Ltd.	4,117,592	158,223	.....	4,275,815	*−1,973,000*	.....	.....	*−1,973,000*	6,248,815	*−310,809*	28
29	Simcoe & Erie Gen. Ins.	6,963,902	.....	1,916,232	8,880,134	*−78,265*	7,938	1,350,000	1,279,673	7,600,461	116,703	29
30	S.I.A.T.	93,647	.....	92,176	185,823	.....	.....	.....	.....	185,823	*−1,585,317*	30
31	Sovereign Marine & Gen. Ins.	28,294	.....	.....	28,294	.....	.....	.....	.....	28,294	70,506	31
32	Sphere Drake Ins. Pub. Ltd. Co.	299,411	850	.....	300,261	.....	.....	54,800	54,800	245,461	303,224	32
33	United Provinces Ins.	5,357,345	320,170	48,700	5,726,215	1,394,234	.....	136,390	1,530,624	4,195,591	2,795,130	33
34	Upper Canada Ins.	72,104	.....	.....	72,104	.....	.....	143	143	71,961	29,082	34
35	York Fire & Cas. Ins.	536,707	215	73,499	610,421	148,000	.....	13,000	161,000	449,421	355,443	35
	Totals	79,464,175	1,884,256	13,457,558	94,805,989	8,957,631	1,872,673	7,838,610	18,668,914	76,137,075	34,138,758	

*The Superintendent assumed control of the company pursuant to Order-in-Council dated July 31, 1983

II. OTHER THAN LIFE (cont'd)
Reconciliation of Surplus for Protection of Policyholders

	Name of Company	Balance Jan. 1, 1983	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decreases	Balance Dec. 31, 1983	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Ins.	6,388,428	1,261,300	*−500*	11,005	1,271,805		261,108		261,108	7,399,125	1
2	Anglo Canada Gen. Ins.	3,484,574	1,136,719		172,950	1,309,669			35,101	35,101	4,759,142	2
3	CAA Ins. (Ont.)	4,486,681					327,936		390,831	718,767	3,767,914	3
4	Canadian Great Lakes Cas. & Sur. Ltd.*	*−6,726,531*			2,257,460	2,257,460	3,212,414			3,212,414	*−7,681,485**	4
5	Canadian Millers' Mutual Fire Ins.	1,422,989	49,281		3,574	52,855			1,383	1,383	1,474,461	5
6	Canadian Union Ins.	11,221,488	1,195,002		645,749	1,840,751		300,964		300,964	12,761,275	6
7	Canadian Universal Ins. Ltd.	16,023,774		600,000	1,920,719	2,520,719	3,882,232			3,882,232	14,662,261	7
8	Coachman Ins.	1,068,149	162,686		26,711	189,397		43,665	5,458	49,123	1,208,423	8
9	Colonia Gen. Ins.	743,459	31,093			31,093			55,853	55,853	718,699	9
10	Commerce & Industry Ins. of Cda.	3,771,565	969,384		89,606	1,058,990		320,000		320,000	4,510,555	10
11	Coronation Ins. Ltd.	2,042,012	23,665			23,665			92,315	92,315	1,973,362	11
12	Gerling Global Gen. Ins.	9,921,254	1,023,109		4,181	1,027,290		480,000	171,138	651,138	10,297,406	12
13	Gerling Global Reinsurance	8,451,331	1,888,584		33,765	1,922,349		687,000		687,000	9,686,680	13
14	Gibraltar Gen. Ins.	4,679,083			113,273	113,273	487,536			487,536	4,304,820	14
15	Le Groupe Desjardins, Assurances generales	40,302,521	7,687,299			7,687,299			1,679,399	1,679,399	46,310,421	15
16	Hongkong Fire Ins., Ltd.	292,031	146,085			146,085			1,699	1,699	436,417	16
17	Loyalist Ins.	1,398,175					69,181		140,790	209,971	1,188,204	17
18	Maplex Gen. Ins.	1,230,545	2,865			2,865			10,856	10,856	1,222,554	18
19	Mutual of Ottawa-Church Ins.	970,321	122,467			122,467					1,092,788	19
20	North Canadian Ins.	263,188			10,168	10,168	3,686			3,686	269,670	20
21	Northern Frontier Gen. Ins.	909,462		226,000	68,130	294,130	44,694	36,000	194,709	275,403	928,189	21
22	Ontario Mutual Gen. Ins.	471,477	41,864	514,100	437,610	993,574			117,289	117,289	1,347,762	22
23	Otter Dorchester Ins. Ltd.	1,578,014	101,080			101,080			26,503	26,503	1,652,591	23
24	Pafco Ins. Ltd.	3,389,826	432,918			432,918			126,197	126,197	3,696,547	24
25	Pilot Ins.	49,496,566	10,374,016			10,374,016		6,523,550	99,015	6,622,565	53,248,017	25
26	Premier Ins.	341,947	37,524	750,000	29,846	817,370			3,196	3,196	1,156,121	26
27	Provident Assurance	40,660,245	5,941,070	14,750,000	8,409,437	29,100,507		2,252,602	231,434	2,484,036	67,276,716	27
28	Scottish & York Ins. Ltd.	7,242,119		3,000,000	23,583	3,023,583	310,809		1,334,611	1,645,420	8,620,282	28
29	Simcoe & Erie Gen. Ins.	16,977,289	116,703		1,467,039	1,583,742		693,700	517,300	1,211,000	17,350,031	29
30	S.I.A.T.	*−2,913,844*		589,027	1,146,601	1,735,628	1,585,317		2,901,671	4,486,988	*−5,665,204*	30
31	Sovereign Marine & Gen. Ins.	187,807	70,506			70,506					258,313	31
32	Sphere Drake Ins. Pub. Ltd. Co.	2,383,433	303,224		446	303,670			21,116	21,116	2,665,987	32
33	United Provinces Ins.	15,504,770	2,795,130		913,885	3,709,015		1,650,000		1,650,000	17,563,785	33
34	Upper Canada Ins.	263,547	29,082			29,082		8,000	2,566	10,566	282,063	34
35	York Fire & Cas. Ins.	2,013,521	355,443		144,652	500,095					2,513,616	35
	Totals	249,941,216	36,298,099	20,428,627	17,930,390	74,657,116	9,923,805	13,256,589	8,160,430	31,340,824	293,257,508	

*The Superintendent assumed control of the company pursuant to Order-in-Council dated July 31, 1983

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1984

	Short Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents' Balances and Premiums Uncollected	Amount Due from Reinsurance	Mortgages	Real Estate	Other Assets	Deduct Assets not Admitted	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	1,429,913	38,506	136,570	106,940	7,418	...	...	10,200	20,765	1,708,782	1
2	Amherst Island	134,770	3,420	6,970	1,612	1,383	...	...	1,031	1,285	147,901	2
3	Ayr Farmers'	3,704,227	128,318	331,391	103,497	61,097	...	37,213	...	26,245	4,339,498	3
4	Bay of Quinte Agric.	4,644,331	137,841	149,341	344,578	117,872	...	196,746	114,712	47,115	5,658,306	4
5	Bertie & Clinton	4,531,061	130,794	109,365	17,358	47,335	...	76,555	56,826	8,102	4,961,192	5
6	Blanshard	1,734,356	79,867	127,432	10,665	14,389	...	140,730	13,658	17,685	2,103,412	6
7	Brant	2,314,665	64,947	349,893	41,207	22,361	6,000	84,283	29,643	41,639	2,871,360	7
8	Caradoc Delaware	1,761,027	54,328	30,105	1,498	18,944	...	...	...	200	1,865,702	8
9	Cayuga	2,247,158	74,414	145,029	8,089	57,594	...	152,486	10,045	10,555	2,684,260	9
10	Culross	946,347	29,630	28,573	39,517	14,254	...	...	9,965	10,096	1,058,190	10
11	Downie	2,357,147	124,353	77,223	25,375	63,261	...	25,852	8,655	11,219	2,670,647	11
12	Dufferin	3,258,632	106,175	372,047	142,836	77,981	...	65,717	47,887	4,254	4,067,021	12
13	Dumfries	2,442,466	78,880	223,020	47,671	25,155	...	475,378	50,928	85,302	3,258,196	13
14	East Williams	1,289,730	59,703	122,206	30,987	1,902	...	...	...	8,826	1,495,702	14
15	Ekfrid	1,214,966	68,806	61,600	6,066	26,661	...	9,385	...	2,309	1,385,175	15
16	Elma	2,078,100	105,261	24,353	94,470	61,679	...	144,527	5,692	9,992	2,504,090	16
17	Erie	2,824,977	83,100	85,622	79,246	50,912	...	103,497	...	40	3,227,314	17
18	Farmers'	10,599,864	286,317	374,134	1,129,342	247,199	113,681	1,003,899	256,798	243,293	13,767,941	18
19	Formosa	3,975,568	146,118	651	312,662	184,059	32,453	686,054	207,780	169,642	5,375,703	19
20	Germamia Farmers'	2,572,147	82,230	131,460	64,508	30,761	...	...	...	...	2,881,106	20
21	Glengarry Farmers'	1,224,189	45,126	338,830	31,997	4,940	...	102,961	7,847	...	1,755,890	21
22	Grenville Patron	63,349,439	181,100	129,456	237,887	118,713	...	21,297	6,000	15,667	7,013,225	22
23	Grey & Bruce	1,682,837	77,902	218,978	53,991	23,174	...	17,432	13,982	16,542	2,071,754	23
24	Halwell	2,146,402	57,402	243,782	288,141	55,719	...	230,042	88,698	27,780	3,082,406	24
25	Hamilton Township Farmers'	4,748,502	267,841	546,703	563,494	171,584	...	328,225	48,882	53,774	6,621,457	25
26	Hay Township Farmers'	3,554,026	93,859	202,524	13,091	55,249	...	158,175	22,001	23,584	4,075,341	26
27	Howard	5,195,125	210,525	365,335	20,532	63,827	49,634	86,344	85,835	5,309	6,071,848	27
28	Howick	3,190,680	96,802	130,626	234,333	32,300	...	102,098	49,875	20,945	3,815,769	28
29	Kent & Essex	6,894,185	181,715	429,671	136,941	74,132	...	62,089	91,114	...	7,869,847	29
30	Lambton	6,356,741	206,022	160,759	56,653	281,360	...	66,771	179,600	179,600	7,128,306	30
31	Lanark	5,190,992	132,076	252,475	701,208	259,730	...	207,571	155,556	66,872	6,832,736	31
32	Lennox & Addington	470,546	39,315	1,159,301	62,635	8,735	...	73,631	6,150	13,578	1,806,735	32
33	Lobo	615,992	28,826	215,154	4,708	930	...	...	13	456	865,167	33
34	London Township	2,152,950	89,725	314,383	10,853	48,912	...	...	...	...	2,616,823	34
35	McGillivray	797,982	34,519	62,186	71,891	24,377	...	...	2,292	2,292	990,955	35
36	McKillop	2,097,831	101,939	84,562	2,136	123,059	...	109,510	...	452	2,518,585	36
37	Norfolk	554,237	16,587	108,499	77,960	99,451	...	59,726	18,578	19,237	915,801	37
38	North Blenheim Farmers'	2,617,976	71,076	62,279	18,281	24,517	18,533	201,164	6,766	32,612	2,987,980	38
39	North Kent	3,562,097	120,638	100,813	22,304	41,833	...	101,373	...	...	3,949,058	39
40	Oxford	3,646,683	108,396	335,648	209,895	46,626	13,215	269,625	101,890	83,865	4,648,113	40

41	Peel	6,916,542	162,793	27,400	344,820	197,436	.....	247,380	167,426	190,385	7,873,412	41
42	Peel & Maryborough	1,763,534	59,813	238,160	265,074	151,356	.....	75,605	169,924	.....	2,723,466	42
43	Prescott	510,614	10,619	*−32,791*	123,858	31,591	.....	58,684	22,722	20,837	704,460	43
44	South Easthope Farmers'	3,346,184	91,855	197,080	66,401	154,149	.....	249,149	67,743	117	4,172,444	44
45	Townsend Farmers'	1,067,249	32,763	173,307	2,833	7,273	.....	.....	14,989	15,340	1,283,074	45
46	Usborne & Hibbert	5,537,230	177,096	528,949	19,212	10,457	.....	31,075	8,866	11,395	6,301,490	46
47	Wabisa	2,895,406	173,958	62,995	79,183	79,841	.....	60,711	13,499	32,794	3,332,799	47
48	West Elgin	3,121,246	108,067	363,346	38,584	54,320	.....	79,310	155,791	128,217	3,792,447	48
49	West Wawanosh	4,584,654	233,940	112,274	128,389	43,583	.....	196,800	.....	2,853	5,296,787	49
50	Westminster	1,015,691	63,877	106,690	1,858	4,029	.....	55,523	.....	516	1,247,152	50
51	Yarmouth	1,532,278	47,558	220,096	13,728	20,784	.....	.....	.....	7,187	1,827,257	51
	TOTALS	151,386,492	5,206,738	10,346,455	6,510,995	3,446,204	233,516	6,454,593	2,329,859	1,690,770	184,224,082	
	OTHER Farm Mutual Reins. Plan	25,095,666	804,445	1,326,646	1,273,686	2,918,384	.....	404,622	552,600	334,837	32,041,212	
		176,482,158	6,011,183	11,673,101	7,784,681	6,364,588	233,516	6,859,215	2,882,459	2,025,607	216,265,294	

FARMERS' MUTUAL INSURANCE CORPORATIONS
Liabilities and Surplus, December 31, 1984

	Short Name of Company	Provision for Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Surplus	Total Liabilities & Surplus	
		$	$	$	$	$	$	$	$	
1	Algoma	144,635	288,190	81,190	13,706	.....	527,721	1,181,061	1,708,782	1
2	Amherst Island	.....	16,322	2,676	.....	.....	18,998	128,903	147,901	2
3	Ayr Farmers'	371,418	518,289	68,254	8,486	.....	966,447	3,373,051	4,339,498	3
4	Bay of Quinte Agric.	227,497	873,013	39,730	.....	.....	1,140,240	4,518,066	5,658,306	4
5	Bertie & Clinton	115,364	671,449	26,258	8,839	.....	821,910	4,139,282	4,961,192	5
6	Blanshard	94,000	160,578	7,317	3,816	.....	265,711	1,837,701	2,103,412	6
7	Brant	34,165	197,850	3,195	2,391	.....	237,601	2,633,759	2,871,360	7
8	Caradoc Delaware	17,040	100,454	798	.....	.....	118,292	1,747,410	1,865,702	8
9	Cayuga	177,159	275,794	17,043	10,676	.....	480,672	2,203,588	2,684,260	9
10	Culross	33,350	108,718	22,659	4,752	.....	169,479	888,711	1,058,190	10
11	Downie	16,754	285,900	77,403	4,101	.....	384,158	2,286,489	2,670,647	11
12	Dufferin	478,596	640,811	14,419	.....	.....	1,133,826	2,933,195	4,067,021	12
13	Dumfries	122,628	311,127	90,353	.....	.....	524,108	2,734,088	3,258,196	13
14	East Williams	11,748	203,621	44,399	3,290	.....	263,058	1,232,644	1,495,702	14
15	Ekfrid	23,639	127,560	2,419	.....	.....	153,618	1,231,557	1,385,175	15
16	Elma	306,620	651,131	113,446	23,706	.....	1,094,903	1,409,187	2,504,090	16
17	Erie	86,137	345,689	94,070	42,047	.....	567,943	2,659,371	3,227,314	17
18	Farmers'	1,799,723	3,848,958	267,408	443,684	.....	6,359,773	7,408,168	13,767,941	18
19	Formosa	131,580	1,003,286	103,851	115,371	.....	1,354,088	4,021,615	5,375,703	19
20	Germania Farmers'	11,070	252,942	11,977	59	.....	276,048	2,605,058	2,881,106	20
21	Glengarry Farmers'	204,751	699,123	187,985	.....	.....	1,091,859	664,031	1,755,890	21
22	Grenville Patron	220,243	1,025,852	112,313	18,367	.....	1,376,775	5,636,450	7,013,225	22
23	Grey & Bruce	25,850	186,838	4,607	.....	.....	217,295	1,854,459	2,071,754	23
24	Halwell	220,862	726,278	59,005	.....	.....	1,006,145	2,076,261	3,082,406	24
25	Hamilton Township Farmers'	683,121	1,842,550	134,696	10,000	.....	2,670,367	3,951,090	6,621,457	25
26	Hay Township Farmers'	256,391	821,761	104,439	5,117	.....	1,187,708	2,887,633	4,075,341	26
27	Howard	130,450	449,126	20,823	1,026	.....	601,425	5,470,423	6,071,848	27
28	Howick	144,694	641,607	193,886	.....	.....	980,187	2,835,582	3,815,769	28
29	Kent & Essex	497,562	954,389	.....	13,818	.....	1,465,769	6,404,078	7,869,847	29
30	Lambton	515,877	1,333,329	274,890	120,880	.....	2,244,976	4,883,330	7,128,306	30
31	Lanark	796,357	2,265,846	159,194	108	.....	3,221,505	3,611,231	6,832,736	31
32	Lennox & Addington	89,066	453,964	20,896	3,815	.....	567,741	1,238,994	1,806,735	32
33	Lobo	30,743	178,560	13,606	.....	.....	222,909	642,258	865,167	33
34	London Township	45,057	315,587	12,408	738	.....	373,790	2,243,033	2,616,823	34
35	McGillivray	16,058	218,052	37,870	9,598	.....	281,578	709,377	990,955	35
36	McKillop	47,643	198,515	78,631	.....	.....	324,789	2,193,796	2,518,585	36
37	Norfolk	91,317	194,240	35,486	1,248	.....	322,291	593,510	915,801	37
38	North Blenheim Farmers'	81,935	295,611	.....	508	70,000	448,054	2,539,926	2,987,980	38
39	North Kent	247,561	533,028	9,263	.....	.....	789,852	3,159,206	3,949,058	39
40	Oxford	379,973	706,308	41,355	19,553	150,000	1,297,189	3,350,924	4,648,113	40

41	Peel	226,694	1,215,911	38,932	74,028	.....	1,555,565	6,317,847	7,873,412	41
42	Peel & Maryborough	332,570	812,324	211,610	.....	.....	1,356,504	1,366,962	2,723,466	42
43	Prescott	32,014	191,914	95,441	.....	.....	319,369	385,091	704,460	43
44	South Easthope Farmers'	281,647	605,379	3,590	139,459	142,528	1,172,603	2,999,841	4,172,444	44
45	Townsend Farmers'	40,630	171,228	37,855	9,618	.....	259,331	1,023,743	1,283,074	45
46	Usborne & Hibbert	152,900	502,284	93,954	.....	300,000	1,049,138	5,252,352	6,301,490	46
47	Wabisa	157,515	407,890	30,755	15,124	2,344	613,628	2,719,171	3,332,799	47
48	West Elgin	175,826	518,291	1,187	8,130	.....	703,434	3,089,013	3,792,447	48
49	West Wawanosh	301,424	704,531	192,453	.....	.....	1,198,408	4,098,379	5,296,787	49
50	Westminster	55,441	131,890	31,619	5,841	.....	224,791	1,022,361	1,247,152	50
51	Yarmouth	16,327	155,672	649	1,508	.....	174,156	1,653,101	1,827,257	51
	TOTALS	10,701,622	30,339,560	3,328,263	1,143,408	664,872	46,177,725	138,046,357	184,224,082	
	OTHER Farm Mutual Reins. Plan	7,867,234	2,155,317	7,260	4,697,946	.....	14,727,757	17,313,455	32,041,212	
		18,568,856	32,494,877	3,335,523	5,841,354	664,872	60,905,482	155,359,812	216,265,294	

FARMERS' MUTUAL INSURANCE CORPORATION
Gain and Loss and Surplus Accounts for the Year Ended December 31, 1984

	Short Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or Loss	Other Revenue or Expenditures	Net Gain or Loss for the Year	Surplus at Beginning of Year	Surplus Adjustments 1983	Surplus at End of Year	Ratio. U/E Prem. @ 100% TO Surplus	Ratio: Net Prem. Written to Surplus	
		$	$	$	$	$	$	$	$			
1	Algoma	533,704	519,488	14,216	129,903	144,119	1,037,139	*−197*	1,181,061	.31:1	.48:1	1
2	Amherst Island	24,459	17,278	7,181	13,956	21,137	107,973	*−207*	128,903	.16:1	.21:1	2
3	Ayr Farmers'	1,039,779	1,197,168	*−157,389*	486,039	328,650	3,037,128	7,273	3,373,051	.19:1	.34:1	3
4	Bay of Quinte Agric.	2,009,406	1,891,209	118,197	545,512	663,709	3,851,617	2,740	4,518,066	.24:1	.46:1	4
5	Bertie & Clinton	1,013,704	830,337	183,367	542,826	726,193	3,387,330	25,759	4,139,282	.20:1	.25:1	5
6	Blanshard	351,023	342,730	8,293	232,882	241,175	1,598,486	*−1,960*	1,837,701	.11:1	.20:1	6
7	Brant	447,936	433,096	14,840	295,037	309,877	2,329,269	*−5,387*	2,633,759	.09:1	.17:1	7
8	Caradoc Delaware	217,385	150,196	67,189	216,627	283,816	1,463,794	*−200*	1,747,410	.07:1	.13:1	8
9	Cayuga	600,738	518,679	82,059	283,559	365,618	1,836,734	1,236	2,203,588	.16:1	.28:1	9
10	Culross	202,517	268,592	*−66,075*	127,292	61,217	829,224	*−1,730*	888,711	.15:1	.24:1	10
11	Downie	509,579	605,718	*−96,139*	322,427	226,288	2,061,567	*−1,366*	2,286,489	.16:1	.25:1	11
12	Dufferin	1,370,453	1,308,105	62,348	401,217	463,565	2,463,884	5,746	2,933,195	.27:1	.47:1	12
13	Dumfries	663,339	534,407	128,932	245,866	374,798	2,359,290	.....	2,734,088	.14:1	.25:1	13
14	East Williams	332,809	406,248	*−73,439*	166,193	92,754	1,142,504	*−2,614*	1,232,644	.21:1	.27:1	14
15	Ekfrid	290,582	247,014	43,568	150,935	194,503	1,035,250	1,804	1,231,557	.13:1	.23:1	15
16	Elma	1,284,238	1,556,901	*−272,663*	273,799	1,136	1,400,168	7,883	1,409,187	.58:1	.99:1	16
17	Erie	647,637	684,787	*−37,150*	358,030	320,880	2,270,104	68,387	2,659,371	.16:1	.25:1	17
18	Farmers'	8,634,285	10,529,944	*−1,895,659*	1,269,697	*−625,962*	8,258,041	*−223,911*	7,408,168	.65:1	1.20:1	18
19	Formosa	2,268,599	2,731,533	*−462,934*	526,777	63,843	4,059,493	*−101,721*	4,021,615	.31:1	.59:1	19
20	Germania Farmers'	538,125	379,080	159,045	293,506	452,551	2,152,868	*−361*	2,605,058	.12:1	.21:1	20
21	Glengarry Farmers'	1,342,520	1,725,919	*−383,399*	134,123	*−249,276*	913,307	.....	664,031	1.31:1	2.03:1	21
22	Grenville Patron	2,131,666	1,811,478	320,188	713,106	1,033,294	4,593,702	9,454	5,636,450	.23:1	.39:1	22
23	Grey & Bruce	428,495	421,692	6,803	218,872	225,675	1,625,730	3,054	1,854,459	.13:1	.22:1	23
24	Halwell	1,639,867	1,808,193	*−168,326*	255,752	87,426	1,977,125	11,710	2,076,261	.44:1	.79:1	24
25	Hamilton Township Farmers'	3,438,623	3,929,726	*−491,103*	599,662	108,559	3,811,752	30,779	3,951,090	.58:1	.89:1	25
26	Hay Township Farmers'	1,429,394	1,227,002	202,392	419,256	621,648	2,272,591	*−6,606*	2,887,633	.36:1	.52:1	26
27	Howard	1,039,782	824,895	214,887	665,411	880,298	4,611,814	*−21,689*	5,470,423	.10:1	.20:1	27
28	Howick	1,256,869	1,605,204	*−348,335*	374,545	26,210	2,826,726	*−17,354*	2,835,582	.28:1	.46:1	28
29	Kent & Essex	2,119,838	2,282,991	*−163,153*	762,420	599,267	5,804,811	.....	6,404,078	.19:1	.33:1	29
30	Lambton	2,657,235	2,869,580	*−212,345*	723,066	510,721	4,482,437	*−109,828*	4,883,330	.34:1	.57:1	30
31	Lanark	5,079,609	5,816,502	*−736,893*	684,724	*−52,169*	3,646,080	17,320	3,611,231	.78:1	1.39:1	31
32	Lennox & Addington	856,935	880,081	*−23,146*	154,447	131,301	1,101,846	5,847	1,238,994	.46:1	.71:1	32
33	Lobo	163,836	211,886	*−48,050*	99,540	51,490	591,027	*−259*	642,258	.35:1	.25:1	33
34	London Township	496,164	407,219	88,945	264,642	353,587	1,886,674	2,772	2,243,033	.18:1	.23:1	34
35	McGillivray	345,098	446,837	*−101,739*	102,945	1,206	690,785	17,386	709,377	.38:1	.49:1	35
36	McKillop	392,740	604,360	*−211,620*	266,651	55,031	2,137,909	856	2,193,796	.11:1	.19:1	36
37	Norfolk	471,374	422,408	48,966	75,162	124,128	435,791	33,591	593,510	.41:1	.67:1	37
38	North Blenheim Farmers'	658,349	506,106	152,243	285,007	437,250	2,120,914	*−18,238*	2,539,926	.15:1	.27:1	38
39	North Kent	942,080	1,037,878	*−95,798*	423,039	327,241	2,830,695	1,270	3,159,206	.21:1	.32:1	39
40	Oxford	1,661,083	1,471,144	189,939	411,991	601,930	2,910,298	*−161,304*	3,350,924	.26:1	.50:1	40

41	Peel	2,100,434	2,087,588	12,846	694,687	707,533	5,599,508	10,806	6,317,847	.24:1	.35:1	41
42	Peel & Maryborough	1,672,497	2,308,237	*−635,740*	246,641	*−389,099*	1,748,383	7,678	1,366,962	.74:1	1.35:1	42
43	Prescott	412,599	420,636	*−8,037*	71,521	63,484	321,784	*−177*	385,091	.62:1	.53:1	43
44	South Easthope Farmers'	1,439,013	1,594,939	*−155,926*	427,481	271,555	2,871,755	*−143,469*	2,999,841	.25:1	.48:1	44
45	Townsend Farmers'	283,731	312,588	*−28,857*	126,956	98,099	927,827	*−2,183*	1,023,743	.21:1	.28:1	45
46	Usborne & Hibbert	913,323	1,031,337	*−118,014*	727,838	609,824	4,948,773	*−306,245*	5,252,352	.12:1	.18:1	46
47	Wabisa	841,530	768,751	72,779	350,274	423,053	2,294,095	2,023	2,719,171	.19:1	.33:1	47
48	West Elgin	1,234,580	1,227,570	7,010	401,731	408,741	2,669,790	10,482	3,089,013	.21:1	.41:1	48
49	West Wawanosh	1,320,348	1,637,126	*−316,778*	581,421	264,643	3,835,571	*−1,835*	4,098,379	.21:1	.36:1	49
50	Westminster	251,626	266,240	*−14,614*	134,152	119,538	900,143	2,680	1,022,361	.16:1	.26:1	50
51	Yarmouth	233,298	123,775	109,523	185,156	294,679	1,361,451	*−3,029*	1,653,101	.12:1	.15:1	51
	TOTALS	62,234,833	67,242,398	*−5,007,565*	18,464,299	13,456,734	125,432,957	*−843,334*	138,046,357	.27:1	.46:1	
	OTHER Farm Mutual Reins. Plan	10,066,885	10,300,117	*−233,232*	2,591,349	2,358,117	14,511,217	444,121	173,134,455	.16:1	.58:1	
		72,301,718	77,542,515	*−5,240,797*	21,055,648	15,814,851	139,944,174	*−399,213*	155,359,812			

FARMERS' MUTUAL INSURANCE CORPORATIONS
Claims and Expenses for the Year Ended December 31, 1984

	Short Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees, and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	241,299	*−16,435*	257,734	31,115	288,849	127,627	75,025	.....	27,987	519,488	1
2	Amherst Island	2,195	.....	2,195	120	2,315	4,292	8,700	.....	1,971	17,278	2
3	Ayr Farmers'	1,382,150	501,841	880,309	25,199	905,508	139,455	105,411	1,989	44,805	1,197,168	3
4	Bay of Quinte Agric.	1,195,313	133,671	1,061,642	67,303	1,128,945	374,168	185,486	68,995	133,615	1,891,209	4
5	Bertie & Clinton	642,698	203,111	439,587	69,937	509,524	135,180	108,694	301	76,638	830,337	5
6	Blanshard	254,719	29,883	224,836	6,940	231,776	*−12,283*	97,257	595	25,385	342,730	6
7	Brant	235,508	29,363	206,145	4,601	210,746	3,219	134,961	27,542	56,628	433,096	7
8	Caradoc Delaware	72,267	9,763	62,504	5,637	68,141	23,744	40,322	388	17,601	150,196	8
9	Cayuga	370,391	79,642	290,749	6,087	296,836	55,218	103,764	14,809	48,052	518,679	9
10	Culross	260,331	91,800	168,531	3,875	172,406	44,697	36,921	343	14,225	268,592	10
11	Downie	618,386	182,438	435,948	16,536	452,484	50,506	59,885	*−506*	43,349	605,718	11
12	Dufferin	1,013,288	335,675	677,613	70,696	748,309	249,747	172,763	17,644	119,642	1,308,105	12
13	Dumfries	365,444	72,535	292,909	*−10,704*	282,205	8,261	138,500	30,168	75,255	534,407	13
14	East Williams	456,961	160,060	296,901	6,515	303,416	51,374	34,516	*−134*	17,076	406,248	14
15	Ekfrid	177,396	15,160	162,236	2,336	164,572	38,934	25,566	871	17,071	247,014	15
16	Elma	1,181,602	248,912	932,690	43,433	976,123	244,217	180,604	2,599	153,358	1,556,901	16
17	Erie	549,863	148,151	401,712	24,164	425,876	42,064	102,533	28,267	86,047	684,787	17
18	Farmers'	8,542,245	1,391,442	7,150,803	323,734	7,474,537	1,763,790	716,196	70,984	504,437	10,529,944	18
19	Formosa	2,273,900	560,930	1,712,970	122,402	1,835,372	405,178	218,763	64,136	208,084	2,731,533	19
20	Germania Farmers'	247,398	21,742	225,656	13,163	238,819	84,248	36,962	1,938	17,113	379,080	20
21	Glengarry Farmers'	1,597,594	376,259	1,221,335	47,314	1,268,649	273,622	123,682	113	59,853	1,725,919	21
22	Grenville Patron	1,056,023	115,494	940,529	60,097	1,000,626	433,178	218,750	47,672	111,252	1,811,478	22
23	Grey & Bruce	268,175	56,214	211,961	29,085	241,046	69,648	73,297	3,114	34,587	421,692	23
24	Halwell	1,224,147	190,688	1,033,459	22,393	1,055,852	337,927	246,859	14,133	153,422	1,808,193	24
25	Hamilton Township Farmers'	3,102,863	448,670	2,654,193	114,691	2,768,884	680,381	269,468	3,583	207,410	3,929,726	25
26	Hay Township Farmers'	889,079	158,615	730,464	56,637	787,101	205,778	151,541	3,018	79,564	1,227,002	26
27	Howard	545,681	56,830	488,851	19,223	508,074	105,564	136,012	21,127	54,118	824,895	27
28	Howick	1,545,983	525,560	1,020,423	43,283	1,063,706	288,272	138,964	6,156	108,106	1,605,204	28
29	Kent & Essex	1,488,203	42,477	1,445,726	77,782	1,523,508	444,235	171,684	2,351	141,213	2,282,991	29
30	Lambton	2,093,309	155,412	1,937,897	92,193	2,030,090	476,808	241,651	6,630	114,401	2,869,580	30
31	Lanark	4,464,588	800,628	3,663,960	364,590	4,028,550	952,353	461,418	64,183	309,998	5,816,502	31
32	Lennox & Addington	681,888	167,584	514,304	28,565	542,869	190,801	91,704	10,015	44,692	880,081	32
33	Lobo	135,117	10,733	124,384	4,684	129,068	29,366	39,170	80	14,202	211,886	33
34	London Township	277,526	41,682	235,844	8,344	244,188	54,480	64,491	3,656	40,404	407,219	34
35	McGillivray	460,264	149,178	311,086	8,661	319,747	76,030	39,739	338	10,983	446,837	35
36	McKillop	693,408	294,880	398,528	8,840	407,368	73,257	89,446	89	34,200	604,360	36
37	Norfolk	446,681	221,882	224,799	28,019	252,818	58,490	71,587	3,246	36,267	422,408	37
38	North Blenheim Farmers'	465,180	192,887	272,293	9,181	281,474	83,700	87,439	3,040	50,453	506,106	38
39	North Kent	710,717	47,248	663,469	37,960	701,429	135,253	103,330	44,704	53,162	1,037,878	39
40	Oxford	788,784	77,649	711,135	105,800	816,935	319,891	216,690	3,382	114,246	1,471,144	40

41	Peel	1,521,097	478,390	1,042,707	95,721	1,138,428	421,439	373,355	8,405	145,961	2,087,588	41
42	Peel & Maryborough	2,164,890	752,498	1,412,392	92,121	1,504,513	326,635	255,971	4,081	217,037	2,308,237	42
43	Prescott	750,174	486,495	263,679	16,106	279,785	*−11,544*	103,563	6,970	41,862	420,636	43
44	South Easthope Farmers'	1,250,737	251,374	999,363	66,406	1,065,769	224,066	183,597	432	121,075	1,594,939	44
45	Townsend Farmers'	228,079	50,492	177,587	6,222	183,809	39,162	53,555	610	35,452	312,588	45
46	Usborne & Hibbert	1,015,218	221,451	793,767	42,734	836,501	96,513	68,685	1,114	28,524	1,031,337	46
47	Wabisa	635,720	137,295	498,425	24,071	522,496	109,374	102,483	65	34,333	768,751	47
48	West Elgin	1,038,696	279,980	758,716	37,229	795,945	159,846	136,528	6,340	128,911	1,227,570	48
49	West Wawanosh	2,496,774	1,327,956	1,168,818	47,546	1,216,364	233,558	114,247	*−1,087*	74,044	1,637,126	49
50	Westminster	171,800	16,551	155,249	4,848	160,097	32,056	50,429	1,096	22,562	266,240	50
51	Yarmouth	91,822	25,669	66,153	3,071	69,224	11,301	29,420	750	13,080	123,775	51
	TOTALS	54,383,571	12,358,405	42,025,166	2,436,506	44,461,672	10,765,076	7,091,584	600,353	4,323,713	67,242,398	
	OTHER Farm Mutual Reins. Plan	13,755,375	5,430,153	8,325,222	.....	8,325,222	1,123,039	510,621	.....	341,235	10,300,117	
		68,138,946	17,788,558	50,350,388	2,436,506	52,786,894	11,888,115	7,602,205	600,353	4,664,948	77,542,515	

FARMERS' MUTUAL INSURANCE CORPORATIONS
Premiums Written and Reinsurance Ceded for the Year Ended December 31, 1984

	Short Name of Company	Gross Premium Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Automobile	Liability (Public)	Crop Hail	Total	Property	Automobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	453,452	257,101	36,716	.....	747,269	108,381	67,615	8,488	.....	562,785	533,704	1
2	Amherst Island	29,883	.....	2,090	.....	31,973	3,917	.....	1,621	.....	26,435	24,459	2
3	Ayr Farmers'	837,321	366,214	86,722	.....	1,290,257	132,390	4,461	*−63*	.....	1,153,469	1,039,779	3
4	Bay of Quinte Agric.	2,092,537	191,227	174,416	.....	2,458,180	142,491	121,503	108,976	.....	2,085,210	2,009,406	4
5	Bertie & Clinton	983,686	157,620	103,734	.....	1,245,040	67,808	87,705	57,845	.....	1,031,682	1,013,704	5
6	Blanshard	344,384	106,825	32,147	.....	483,356	34,236	62,919	18,496	.....	367,705	351,023	6
7	Brant	476,632	17,507	37,997	.....	532,136	42,674	10,993	24,647	.....	453,822	447,936	7
8	Caradoc Delaware	239,800	.....	20,451	.....	260,251	23,504	.....	13,685	.....	223,062	217,385	8
9	Cayuga	558,010	209,032	45,230	.....	812,272	62,504	112,322	25,509	.....	611,937	600,738	9
10	Culross	269,453	.....	21,679	.....	291,132	63,658	.....	14,518	.....	212,956	202,517	10
11	Downie	692,196	.....	50,560	.....	742,756	154,385	.....	28,001	.....	560,370	509,579	11
12	Dufferin	1,221,744	256,328	116,334	.....	1,594,406	136,888	66,026	27,532	.....	1,363,960	1,370,453	12
13	Dumfries	644,956	188,511	56,972	.....	890,439	63,131	101,217	30,369	.....	695,722	663,339	13
14	East Williams	417,971	.....	29,233	.....	447,204	98,573	.....	16,567	.....	332,064	332,809	14
15	Ekfrid	309,325	.....	27,954	.....	337,279	32,297	.....	18,671	.....	286,311	290,582	15
16	Elma	1,065,269	626,856	103,642	.....	1,795,767	247,288	133,907	18,541	.....	1,396,031	1,284,238	16
17	Erie	679,135	269,819	58,551	.....	1,007,505	153,466	145,604	33,163	.....	675,272	647,637	17
18	Farmers'	5,750,189	3,619,487	536,564	.....	9,906,240	350,389	565,226	81,099	.....	8,909,526	8,634,285	18
19	Formosa	2,334,136	116,422	230,404	.....	2,680,962	131,421	64,176	128,669	.....	2,356,696	2,268,599	19
20	Germania Farmers'	582,675	.....	38,053	.....	620,728	53,760	.....	21,162	.....	545,806	538,125	20
21	Glengarry Farmers'	1,701,751	.....	131,588	.....	1,833,339	400,307	.....	87,632	.....	1,345,400	1,342,520	21
22	Grenville Patron	2,162,226	237,449	179,329	.....	2,579,004	131,268	130,609	99,960	.....	2,217,167	2,131,666	22
23	Grey & Bruce	458,351	.....	38,204	.....	496,555	66,863	.....	21,035	.....	408,657	428,495	23
24	Halwell	1,725,784	.....	171,165	.....	1,896,949	177,050	.....	85,260	.....	1,634,639	1,639,867	24
25	Hamilton Township Farmers'	3,307,677	617,077	362,302	.....	4,287,056	208,142	348,577	210,482	.....	3,519,855	3,438,623	25
26	Hay Township Farmers'	1,206,294	540,242	99,813	.....	1,846,349	222,849	112,488	22,439	.....	1,488,573	1,429,394	26
27	Howard	948,419	308,286	85,877	.....	1,342,582	49,822	173,462	48,452	.....	1,070,846	1,039,782	27
28	Howick	1,531,151	.....	132,670	.....	1,663,821	290,932	.....	78,611	.....	1,294,278	1,256,869	28
29	Kent & Essex	2,205,009	.....	229,588	.....	2,434,597	160,512	.....	154,215	.....	2,119,870	2,119,838	29
30	Lambton	2,412,181	736,156	235,843	.....	3,384,180	443,226	131,903	43,600	.....	2,765,451	2,657,235	30
31	Lanark	4,981,565	936,125	421,431	.....	6,339,121	586,643	530,216	236,956	.....	4,985,306	5,079,609	31
32	Lennox & Addington	1,049,259	.....	96,825	.....	1,146,084	200,982	.....	65,665	.....	879,437	856,935	32
33	Lobo	210,217	.....	18,518	.....	228,735	59,357	.....	10,291	.....	159,087	163,836	33
34	London Township	503,197	138,932	43,265	.....	685,394	46,647	94,236	28,522	.....	515,989	496,164	34
35	McGillivray	424,861	59,223	28,415	.....	512,499	103,775	41,403	18,887	.....	348,434	345,098	35
36	McKillop	470,398	62,763	36,000	.....	569,161	96,251	42,020	24,057	.....	406,833	392,740	36
37	Norfolk	523,282	114,380	64,037	52,957	754,656	195,582	84,973	47,296	29,126	397,679	471,374	37
38	North Blenheim Farmers'	664,344	160,479	55,162	.....	879,985	67,863	101,174	34,487	.....	676,461	658,349	38
39	North Kent	751,941	290,907	83,677	.....	1,126,525	59,485	1,023	61,382	.....	1,004,635	942,080	39
40	Oxford	1,299,043	488,792	131,273	.....	1,919,108	114,588	98,958	25,949	.....	1,679,613	1,661,083	40

41	Peel	2,003,182	555,812	183,124	.....	2,742,118	109,468	311,686	102,727	.....	2,218,237	2,100,434	41
42	Peel & Maryborough	1,587,469	584,879	120,462	.....	2,292,810	304,921	127,805	20,540	.....	1,839,544	1,672,497	42
43	Prescott	856,488	109,151	75,207	.....	1,040,846	698,610	82,049	56,019	.....	204,168	412,599	43
44	South Easthope Farmers'	1,286,606	386,775	116,281	.....	1,789,662	243,299	80,315	20,540	.....	1,445,508	1,439,013	44
45	Townsend Farmers'	292,582	123,491	28,618	.....	444,691	71,953	68,213	14,390	.....	290,135	283,731	45
46	Usborne & Hibbert	1,081,443	.....	74,582	.....	1,156,025	193,772	.....	42,159	.....	920,094	913,323	46
47	Wabisa	801,779	317,410	57,902	.....	1,177,091	56,774	180,988	32,061	.....	907,268	841,530	47
48	West Elgin	1,043,863	270,146	83,656	32,774	1,430,439	73,125	59,905	17,064	18,025	1,262,320	1,234,580	48
49	West Wawanosh	1,275,681	392,101	97,712	.....	1,765,494	244,003	31,729	*−2,984*	.....	1,492,746	1,320,348	49
50	Westminster	290,781	98,436	28,146	.....	417,363	83,865	54,943	15,639	.....	262,916	251,626	50
51	Yarmouth	260,607	.....	16,749	.....	277,356	25,393	.....	11,062	.....	240,901	233,298	51
	TOTALS	59,300,185	13,911,961	5,336,870	85,731	78,634,747	7,890,488	4,432,349	2,411,891	47,151	63,852,868	62,234,833	
	OTHER Farm Mutual Reins. Plan	7,897,485	4,464,065	2,342,422	52,865	14,756,837	2,692,777	1,578,799	604,086	20,000	9,861,175	10,066,885	
		67,197,670	18,376,026	7,679,292	138,596	93,391,584	10,583,265	6,011,148	3,015,977	67,151	73,714,043	72,301,718	

FARMERS' MUTUAL INSURANCE CORPORATION
Statement of Location of the Head Office and Principal Officers, December 31, 1984

	Short Name of Corporation	Location	President	Manager or Secretary	
1	Algoma	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	A. B. Caughey	W. B. Caughey	2
3	Ayr Farmers'	Ayr	J. T. Miller	B. Davis	3
4	Bay of Quinte Agric.	Picton	A. Ketcheson	A. Stickle	4
5	Bertie & Clinton	Welland	B. Steele	F. A. Legg	5
6	Blanshard	St. Marys	H. Weersink	B. Hanly	6
7	Brant	Brantford	T. Arthur	J. B. Knill	7
8	Caradoc Delaware	Mount Brydges	D. Pilkington	R. Doane	8
9	Cayuga	Cayuga	K. Shirton	M. Duff	9
10	Culross	Teeswater	F. Moffat	R. K. Lamont	10
11	Downie	Stratford	G. Coulthard	E. Doerr	11
12	Dufferin	Shelburne	N. Wallace	A. Reimer	12
13	Dumfries	Cambridge	C. H. Jones	G. L. Welsh	13
14	East Williams	Kerwood	G. Romphf	F. Gare	14
15	Ekfrid	Appin	H. Winter	M. Sinclair	15
16	Elma	Atwood	J. Ranney	D. Little	16
17	Erie	Dunnville	W. H. Rittenhouse	R. Adams	17
18	Farmers'	Lindsay	R. J. Smith	D. R. MacKay	18
19	Formosa	Formosa	L. Robinson	V. Inglis	19
20	Germania Farmers'	Ayton	L. F. Schenk	W. Brusso	20
21	Glengarry Farmers'	Alexandria	A. McDonald	B. K. Fisher	21
22	Grenville Patron	Spencerville	F. O'Callaghan	H. R. McGrath	22
23	Grey & Bruce	Hanover	L. Pitt	A. D. McArthur	23
24	Halwell	Guelph	D. Lindsay	R. Forysthe	24
25	Hamilton Township Farmers'	Cobourg	A. Dines	K. Cox	25
26	Hay Township Farmers'	Zurich	A. McCann	J. R. Consitt	26
27	Howard	Ridgetown	A. Thomson	E. Koehler	27
28	Howick	Wroxeter	G. Adams	R. Hutchinson	28
29	Kent & Essex	Chatham	R. Comartin	B. Carey	29
30	Lambton	Watford	D. Edgar	E. B. Perry	30
31	Lanark	Perth	J. A. McLean	W. H. Shaw	31
32	Lennox & Addington	Napanee	J. Dudgeon	G. D. E. Walters	32
33	Lobo	Strathroy	O. Campbell	J. A. McKenzie	33
34	London Township	Arva	W. R. Deller	M. Tackabury	34
35	McGillivray	Ailsa Craig	A. Thompson	C. Hodgins	35
36	McKillop	Seaforth	L. Godkin	R. E. Coleman	36
37	Norfolk	Simcoe	R. L. Pursley	C. E. Lambert	37
38	North Blenheim Farmers'	Bright	E. A. Woolcott	R. E. Struthers	38
39	North Kent	Dresden	W. Paling	A. C. MacDonald	39
40	Oxford	Thamesford	H. R. Harris	J. A. Harper	40
41	Peel	Brampton	H. Laidlaw	B. E. Cunnington	41
42	Peel & Maryborough	Drayton	R. Saunders	J. Kidnie	42
43	Prescott	Alfred	R. Ouellette	J. M. Leduc	43
44	South Easthope Farmers'	Tavistock	E. T. Lange	E. T. Pellow	44
45	Townsend Farmers'	Waterford	R. Watt	K. Shay	45
46	Usborne and Hibbert	Exeter	L. Feeney	E. J. Caers	46
47	Wabisa	Jarvis	D. M. Laidman	R. H. Siefker	47
48	West Elgin	Dutton	C. Hunter	D. Mylrea	48
49	West Wawanosh	Dungannon	D. McKenzie	N. Peever	49
50	Westminster	Belmont	J. Grieve	A. L. Phillips	50
51	Yarmouth	St. Thomas	M. Tansley	D. V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	J. Harper	G. M. Snyder	

(C)
FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1984

	Name of Society	Bonds and Debentures	Stocks	Mortgage Loans	Cash and Deposit Receipts	Investment Income Due and Accrued	Outstanding Premiums Due	All Other Assets	Total Admitted Assets
		$	$	$	$	$	$	$	$
1	Civil Service Mutual Benefit Soc.	8,662,194	.....	.....	158,114	217,639	15,065	.....	9,053,012
2	Guaranteed Funeral Deposits of Ontario *	21,419,711	.....	.....	165,944	710	.....	.....	21,586,365
3	Metro Tor. Police Widows' & Orphans'	7,705,677	332,912	736,180	275,724	179,950	.....	73,443	9,303,886
4	Ont. Sec. School Teachers' Frat. Soc. **	4,422,102	1,819,387	167,555	2,539,172	142,171	645,016	22,617	9,758,020
5	Ont. Sec. School Teachers' Sick Ben. Soc.	204,701	2,500	.....	176,943	11,902	.....	325	396,371
	Totals	42,414,385	2,154,799	903,735	3,315,897	552,372	660,081	96,385	50,097,654

Liabilities and Surplus, December 31, 1984

	Name of Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Surplus for the Protection of Members	Total
		$	$	$	$	$	$	$	$	$
1	Civil Service Mutual Benefit Soc.	8,740,059	17,822	7,233	630	.....	8,765,744	.....	287,268	9,053,012
2	Guaranteed Funeral Deposits of Ontario *	21,420,111	.....	.....	8,850	665	21,429,626	.....	156,739	21,586,365
3	Metro Tor. Police Widows' & Orphans'	7,660,000	41,409	.....	14,611	.....	7,716,020	.....	1,587,866	9,303,886
4	Ont. Sec. School Teachers' Frat. Soc. **	7,857,710	739,656	576,300	34,816	17,050	9,225,532	.....	532,488	9,758,020
5	Ont. Sec. School Teachers' Sick Ben. Soc.	.....	29,550	.....	14,735	.....	44,285	35,000	317,086	396,371
	Totals	45,677,880	828,437	583,533	73,642	17,715	47,181,207	35,000	2,881,447	50,097,654

*Formerly, Funeral Society of Ontario
Name changed August 15, 1984
**For year ended September 30, 1984

FRATERNAL SOCIETIES (cont'd.)
SICKNESS FUNDS
Income and Expenditure for the Year 1984

	Name of Society	Income			Expenditure			Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Total Income	Benefits Incurred	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$
1	Ont. Sec. School Teachers' Sick Ben. Soc.	316,532	43,153	359,685	402,624	39,424	39,424	442,048	*−82,363*
	Totals	316,532	43,153	359,685	402,624	39,424	39,424	442,048	*−82,363*

Surplus Account for the Year 1984

	Name of Society	Balance Jan. 1/1983	Net Revenue From Operations	Capital Gain/Loss on Investments	Other Increases or Decreases	Balance Dec. 31/1983
		$	$	$	$	$
1	Ont. Sec. School Teachers' Sick Ben. Soc.	391,493	*−82,363*	*−44*	8,000	317,086
	Totals	391,493	*−82,363*	*−44*	8,000	317,086

FRATERNAL SOCIETIES (cont'd.)
MORTUARY FUNDS
Income and Expenditure for the Year 1984

	Name of Society	Income: Premiums, Dues, etc.	Income: Investment Income	Income: Transfers From Other Funds	Income: Total Income	Expenditure: Benefits Incurred	Expenditure: Normal Increase in Actuarial Reserves	Expenditure: Transfers to Other Funds	Expenditure: All Other Expenditure	Expenditure: Total Expenditure	Balance Carried to Surplus
		$	$	$	$	$	$	$	$	$	$
1	Civil Service Mutual Benefit Soc.	200,735	926,045	.....	1,126,780	297,779	*−112,976*	.....	78,678	263,481	863,299
2	Guaranteed Funeral Deposits of Ontario*	6,888,497	1,552,044	.....	8,440,541	2,020,507	6,420,034	.....	.....	8,440,541	.....
3	Metro Tor. Police Widows' & Orphans'	504,897	778,045	40,222	1,323,164	430,384	412,698	.....	35,643	878,725	444,439
4	Ont. Sec. School Teachers' Frat. Soc.	2,092,716	811,472	.....	2,904,188	1,106,608	1,495,630	30,000	30,716	2,662,954	241,234
	Totals	9,686,845	4,067,606	40,222	13,794,673	3,855,278	8,215,386	30,000	145,037	12,245,701	1,548,972

Surplus Account for the Year 1984

	Name of Society	Balance Jan 1/1983	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/ 1983
		$	$	$	$	$	$	$
1	Civil Service Mutual Benefit Soc.	244,413	863,299	*−273,968*	.....	.....	*−546,476*	287,268
2	Metro Tor. Police Widows' & Orphans'	617,083	444,439	47,069	.....	.....	479,275	1,587,866
3	Ont. Sec. School Teachers' Frat. Soc. **	440,797	241,234	*−130,422*	.....	.....	.....	551,609
	Totals	1,302,293	1,548,972	*−357,321*	.....	.....	*−67,201*	2,426,743

*Formerly, Funeral Society of Ontario named changed August 15, 1984
**For the year ended September 30, 1984

FRATERNAL SOCIETIES (cont'd.)
SPECIAL FUNDS
Income and Expenditure for the Year 1984

Name of Society	Income		Expenditure		Balance Carried to Surplus
	All Other Income	Total Income	Transfers to Other Funds	Total Expenditure	
	$	$	$	$	$
Metro Tor. Police Widows' & Orphans'	40,622	40,622	40,622	40,622	.....
Totals	40,622	40,622	40,622	40,622	.....

FRATERNAL SOCIETIES (concl'd.)
GENERAL EXPENSE FUND
Income and Expenditure for the Year 1984

	Name of Society	Income					Expenditure		Balance Carried to Surplus
		Premiums, Dues, etc.	Investment Income	Transfers from Other Funds	All Other Income	Total Income	All Other Expenditure	Total Expenditure	
		$	$	$	$	$	$	$	$
1	Guaranteed Funeral Deposits of Ontario*	.....	13,619	.....	180,036	193,655	137,548	137,548	56,107
2	Ont. Sec. School Teachers' Frat. Soc.*	280,255	.....	30,000	.....	310,255	301,708	301,708	8,547
	Totals	280,255	13,619	30,000	180,036	503,910	439,256	439,256	64,654

Surplus Account for the Year 1984

	Name of Society	Balance Jan. 1/1983	Net Revenue from Operations	Other Increases or Decreases	Balance Dec. 31/1983
		$	$	$	$
1	Guaranteed Funeral Credits of Ontario*	105,382	56,107	*−4,750*	156,739
2	Ont. Sec. School Teachers' Frat. Soc. **	*−27,668*	8,547	.....	*−19,121*
	Totals	77,714	64,654	*−4,750*	137,618

*Formerly, Funeral Society of Ontario
Name Changed August 15, 1984
**For the year ended September 30, 1984

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1984

	Name of Society	Assets						Liabilities				
		Real Estate	Mortgages on Real Estate	Bonds Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society	18,355	.....	.....	10,073	14,033	42,461	.....	8,387	34,074	42,461	1
2	Bled	.....	47,000	60,000	13,289	26,842	147,131	.....	.....	147,131	147,131	2
3	Border Cities Italian Club	.....	.....	86,000	7,399	7,792	101,191	800	.....	100,391	101,191	3
4	Brantford Hungarian	35,321	.....	20,000	615	800	56,736	.....	2,039	54,697	56,736	4
5	Brantford Polish	.....	.....	23,010	5,909	.....	28,919	.....	.....	28,919	28,919	5
6	Canadian Hebrew	58,364	.....	42,500	3,088	2,004	105,956	.....	56	105,900	105,956	6
7	Czenstochower	3,032	.....	98,300	3,203	1,075	105,610	.....	210	105,400	105,610	7
8	Driltzer Young Men's	17,450	.....	42,000	5,536	.....	64,986	.....	5,132	59,854	64,986	8
9	Grand Order of Israel	.....	.....	102,000	10,276	16,130	128,406	.....	2,697	125,709	128,406	9
10	Hamilton St. Stanislaus	.....	.....	25,384	5,249	.....	30,633	.....	400	30,233	30,633	10
11	Hebrew Friendly Sons of David	.....	.....	47,328	4,726	10,246	62,300	.....	2,996	59,304	62,300	11
12	Independent Friendly Workers' Circle	.....	.....	129,892	5,396	8,801	144,089	.....	6,824	137,265	144,089	12
13	Independent Mutual Benefit Federation	.....	169,784	113,000	6,859	3,624	293,267	.....	10,000	283,267	293,267	13
14	Italian of Port Arthur	674,450	.....	.....	13,586	198,811	886,847	.....	93,644	793,203	886,847	14
15	Italian of Port Colborne & Humberstone	351,857	.....	.....	54,995	61,555	468,407	.....	107,272	361,135	468,407	15
16	Iwansker	47,952	51,400	25,000	7,324	32,887	164,563	.....	1,467	163,096	164,563	16
17	Judean	10,600	.....	54,000	10,904	79,327	154,831	800	16,201	137,830	154,831	17
18	Kieltzer of Toronto	2,748	.....	36,000	3,476	16,164	58,388	291	402	57,695	58,388	18
19	Lagover	.....	74,004	70,000	10,370	1,000	155,374	.....	.....	155,374	155,374	19
20	Linitzer	79,300	.....	125,814	11,747	1,470	218,331	.....	2,699	215,632	218,331	20
21	Lodzer Centre	8,000	.....	.....	8,784	600	17,384	.....	.....	17,384	17,384	21
22	Marconi of Hamilton	.....	.....	.....	16,466	.....	16,466	.....	.....	16,466	16,466	22
23	Mozirer	15,985	.....	146,118	7,791	924	170,818	.....	.....	170,818	170,818	23
24	Odd Fellows, Grand Lodge of Ont.	8,532,700	126,250	3,203,252	1,140,180	1,560,339	14,562,721	.....	93,093	14,469,628	14,562,721	24
25	Order of Sons of Italy of Ont.	.....	.....	180,867	7,283	21,803	209,953	.....	15,595	194,358	209,953	25
26	Ostrowetz Independent	.....	.....	243,000	2,924	17,315	263,239	200	10,525	252,514	263,239	26
27	Ozrower	1,680	.....	143,054	12,586	1,265	158,585	.....	.....	158,585	158,585	27
28	Polish Alliance of Cda.	.....	.....	33,085	8,021	.....	41,106	.....	.....	41,106	41,106	28
29	Polish National Union of Cda.	1,003,240	383,932	12,000	255,930	41,512	1,696,614	.....	110,969	1,585,645	1,696,614	29
30	Pride of Israel	.....	.....	221,131	23,546	23,727	268,404	7,600	61,313	199,491	268,404	30
31	Radomer	.....	35,000	.....	32,620	2,669	70,289	.....	.....	70,289	70,289	31
32	St. Boniface	.....	.....	2,700	1,277	.....	3,977	.....	.....	3,977	3,977	32
33	St. Joseph of Formosa	.....	.....	19,000	2,276	.....	21,276	.....	.....	21,276	21,276	33
34	Soc. Figli d'Italia di St. Antonio	.....	.....	11,500	308	.....	11,808	.....	.....	11,808	11,808	34
35	Soc. Italiana di Guglielmo Marconi	782,203	.....	95,000	35,524	262,378	1,175,105	.....	90,929	1,084,176	1,175,105	35
36	Sons of Jacob	.....	.....	79,184	23,854	918	103,956	.....	1,800	102,156	103,956	36
37	Stashiver Young Men's	7,658	.....	38,906	2,269	5,684	54,517	.....	4,640	49,877	54,517	37
38	Toronto Grand Order of Israel	86,334	.....	55,000	4,355	933	146,622	.....	1,480	145,142	146,622	38
39	Toronto Hebrew	1,510	.....	44,300	8,460	2,196	56,466	1,200	7,689	47,577	56,466	39

40	Toronto Independent	2,839	.....	112,916	3,114	24,225	143,094	.....	6,171	136,923	143,094	40
41	United Jewish People's Order	.....	.....	29,000	120	2,156	31,276	.....	12,293	18,983	31,276	41
42	Warsaw Lodzer	25,659	.....	13,224	6,248	3,791	48,922	.....	.....	48,922	48,922	42
43	Wierzbniker Friendly	.....	.....	62,000	3,225	10,000	75,225	.....	180	75,045	75,225	43
44	Young Men's Hebrew Assoc.	.....	.....	160,421	41,307	5,351	207,079	9,950	1,024	196,105	207,079	44
45	Zion Benevolent Soc.	5,000	.....	54,350	3,944	28	63,322	.....	410	62,912	63,322	45
	TOTALS	11,772,237	887,370	6,060,236	1,846,432	2,470,375	23,036,650	20,841	678,537	22,337,272	23,036,650	

MUTUAL BENEFIT SOCIETIES FOR 1984

	Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assessments Dues and Fees	Interest	All Other	Total	Expenses of Management	Benefits Paid	All Other	Total	Total	Entitled to Funeral Benefits	Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$	#	#	#	
1	Army & Navy Veterans Society	5,591	77	267,314	272,982	74,530	1,105	195,489	271,124	540	400	4	1
2	Bled	10,603	13,168	.....	23,771	5,553	9,415	.....	14,968	412	412	412	2
3	Border Cities Italian Club	32,499	8,438	.....	40,937	7,514	17,550	.....	25,064	889	889	889	3
4	Brantford Hungarian	2,106	2,020	2,327	6,453	6,819	2,563	740	10,122	110	110	110	4
5	Brantford Polish	2,611	2,823	.....	5,434	2,007	1,200	2,489	5,696	329	321	.....	5
6	Canadian Hebrew	10,999	3,890	8,870	23,759	12,174	2,350	5,622	20,146	166	166	166	6
7	Czenstochower	7,076	7,191	4,175	18,442	14,153	.....	698	14,851	137	137	137	7
8	Driltzer Young Men's	5,759	2,910	.....	8,669	7,639	160	.....	7,799	94	94	94	8
9	Grand Order of Israel	8,345	12,940	100	21,385	6,925	1,740	1,171	9,836	190	182	182	9
10	Hamilton St. Stanislaus	2,176	1,965	739	4,880	2,356	100	.....	2,456	167	112	.....	10
11	Hebrew Friendly Sons of David	4,888	4,292	3,345	12,525	4,868	690	2,419	7,977	87	87	87	11
12	Independent Friendly Workers' Circle	21,503	13,016	.....	34,519	31,545	1,230	*−1,193*	31,582	197	197	197	12
13	Independent Mutual Benefit Federation	10,870	9,213	127,960	148,043	34,732	9,690	.....	44,422	1,070	1,070	135	13
14	Italian of Port Arthur	14,477	487	321,840	336,804	225,105	4,570	.....	229,675	692	632	632	14
15	Italian of Port Colborne & Humberstone	2,806	.....	268,738	271,544	107,341	3,350	153,567	264,258	138	138	138	15
16	Iwansker	5,075	7,440	18,144	30,659	17,159	.....	4,269	21,428	134	134	134	16
17	Judean	6,028	4,792	10,241	21,061	5,472	3,463	1,014	9,949	166	142	142	17
18	Kieltzer of Toronto	6,575	1,280	8,449	16,304	12,099	120	1,135	13,354	117	114	114	18
19	Lagover	4,286	12,175	4,011	20,472	6,103	179	535	6,817	94	80	.....	19
20	Linitzer	6,487	13,661	7,555	27,703	9,775	578	13,942	24,295	178	178	166	20
21	Lodzer Centre	12,906	.....	.....	12,906	3,022	81	1,020	4,123	154	154	154	21
22	Marconi of Hamilton	1,185	1,330	1,379	3,894	2,898	.....	.....	2,898	84	77	.....	22
23	Mozirer	3,048	15,170	7,136	25,354	11,667	160	8,174	20,001	116	116	116	23
24	Odd Fellows, Grand Lodge of Ont.	304,441	444,858	1,095,039	1,844,338	1,410,075	104,271	205,107	1,719,453	12,450	1,000	1,000	24
25	Order of Sons of Italy of Ont.	22,095	14,621	2,538	39,254	16,996	1,500	5,400	23,896	1,397	340	.....	25
26	Ostrowetz Independent	7,556	29,547	11,895	48,998	22,877	550	1,351	24,778	197	197	197	26
27	Ozrower	4,651	12,201	6,836	23,688	5,585	5,410	2,290	13,285	116	116	116	27
28	Polish Alliance of Cda.	4,209	2,724	.....	6,933	455	7,394	.....	7,849	1,524	434	.....	28
29	Polish National Union of Cda.	10,822	53,231	397,623	461,676	347,289	4,490	119,760	471,539	1,813	1,108	1,108	29
30	Pride of Israel	29,104	32,000	19,350	80,454	39,978	7,329	22,508	69,815	612	563	563	30
31	Radomer	3,946	7,298	20,108	31,352	15,073	1,500	76,000	92,573	232	232	232	31
32	St. Boniface	372	304	.....	676	254	288	.....	542	87	87	87	32
33	St. Joseph of Formosa	1,215	2,412	5	3,632	712	1,848	.....	2,560	193	193	193	33
34	Soc. Figli d'Italia di St. Antonio	638	159	.....	797	1,432	682	.....	2,114	77	77	77	34
35	Soc. Italiana di Guglielmo Marconi	13,517	2,410	489,804	505,731	6,519	1,960	443,161	451,640	615	209	209	35
36	Sons of Jacob	6,046	9,932	1,643	17,621	8,223	336	2,709	11,268	117	117	117	36

37	Stashiver Younge Men's	11,229	3,167	600	14,996	10,559	300	.....	10,859	149	.....	149	37
38	Toronto Grand Order of Israel	22,470	6,069	250	28,789	11,274	2,291	1,775	15,340	200	200	.....	38
39	Toronto Hebrew	13,424	760	200	14,384	11,138	800	1,403	13,341	145	145	134	39
40	Toronto Independent	17,070	8,315	3,220	28,605	11,396	565	1,487	13,448	180	179	179	40
41	United Jewish People's Order	7,508	2,400	.....	9,908	9,950	3,380	.....	13,330	525	.....	173	41
42	Warsaw Lodzer	6,133	1,084	1,964	9,181	2,292	600	6,633	9,525	156	156	156	42
43	Wierzbniker Friendly	6,761	5,765	2,795	15,321	4,375	270	2,805	7,450	120	120	83	43
44	Younge Men's Hebrew Assoc.	6,308	18,678	1,142	26,128	5,301	3,420	3,234	11,955	170	170	170	44
45	Zion Benevolent Soc.	1,912	4,107	2,050	8,069	2,722	.....	579	3,301	70	70	.....	45
	TOTALS	689,326	800,320	3,119,385	4,609,031	2,555,931	209,478	1,287,293	4,052,702	27,406	11,655	8,952	

MUTUAL BENEFIT SOCIETIES FOR 1984
Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society	1897	Hamilton	H. Goldrup	G. H. Norton	1
2	Bled	1933	Kirkland Lake	J. Hocevar	A. Jelovcan	2
3	Border Cities Italian Club	1933	Windsor	R. Moro	A. Giampuzzi	3
4	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	4
5	Brantford Polish	1932	Brantford	F. Widowczyk	E. Joniec	5
6	Canadian Hebrew	1920	Toronto	H. Feldbloom	H. Haber	6
7	Czenstochower	1914	Toronto	P. Skoveronek	E. Srebnik	7
8	Driltzer Young Men's	1936	Toronto	J. Rutman	M. Bliman	8
9	Grand Order of Israel	1908	Hamilton	A. Leon	B. Kremer	9
10	Hamilton St. Stanislaus	1915	Hamilton	L. Skibinski	J. Biskup	10
11	Hebrew Friendly Sons of David	1904	Toronto	P. Jacobs	L. Baker	11
12	Independent Friendly Workers' Circle	1946	Toronto	I. Appel	J. Goldbach	12
13	Independent Mutual Benefit Federation	1927	Toronto	A. Zapletal	L. Tomossy	13
14	Italian of Port Arthur	1929	Port Arthur	T. Talarico	J. Sabatini	14
15	Italian of Port Colborne & Humberstone	1938	Port Colborne	U. D'ono Forio	P. Sergnese	15
16	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	16
17	Judean	1919	Toronto	A. Gluckstein	M. Davis	17
18	Kieltzer of Toronto	1913	Toronto	P. Goodman	C. Gordon	18
19	Lagover	1931	Toronto	M. Mandel	M. Greenspan	19
20	Linitzer	1913	Toronto	M. Manna	H. Havelock	20
21	Lodzer Centre	1960	Toronto	M. Zurkokiski	A. Kantor	21
22	Marconi of Hamilton	1950	Hamilton	J. Liota (Mrs.)	A. Zizzo	22
23	Mozirer	1905	Toronto	S. Felson	J. Abel	23
24	Odd Fellows, Grand Lodge of Ont.	1929	Toronto	J.L. Savage	R. Yager	24
25	Order of Sons of Italy of Ont.	1926	Toronto	J. Francescutti	C. Bennedsen (Mrs.)	25
26	Ostrowetz Independent	1934	Toronto	J. Snider	Q. Berman (Mrs.)	26
27	Ozrower	1936	Toronto	I. Mlotek	G. Wolk	27
28	Polish Alliance of Cda.	1907	Toronto	J. Dobranowski	A. Suska	28
29	Polish National Union of Cda.	1930	Toronto	W. Korzeniowski	F. Twarog	29
30	Pride of Israel	1905	Toronto	H. Segal	G. Goldberg	30
31	Radomer	1935	Toronto	B. Hoffman	S. Kates	31
32	St. Boniface	1894	Kitchener	H.W. Joseph	B. Joseph	32
33	St. Joseph of Formosa	1887	Formosa	C. Zettel	D. Weiss	33
34	Soc. Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	34
35	Soc. Italiana di Guglielmo Marconi	1917	Sault Ste Marie	F. Fata	A. Tonucci	35
36	Sons of Jacob	1918	Toronto	S. Elbaum	H. Cohan	36
37	Stashiver Young Men's	1949	Toronto	S. Hershkop	J. Goldhar	37
38	Toronto Grand Order of Israel	1972	Toronto	D. Block	J. Bregman	38
39	Toronto Hebrew	1899	Toronto	M. Lansky	G. Donsky	39
40	Toronto Independent	1909	Toronto	B. Goldstein	A. Levine	40

41	United Jewish People's Order	1927	Toronto	A. Abramowitz	J. Cowan	41
42	Warsaw Lodzer	1928	Toronto	M. Zoltak	A. Wolf	42
43	Wierzbniker Friendly	1955	Toronto	H. Feldman	S. Werger	43
44	Young Men's Hebrew Assoc.	1908	Toronto	M. Ross	M. Harris	44
45	Zion Benevolent Soc.	1910	Toronto	J. Rosenberg	N. Tucker	45

II
NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS 1984

	Name	Assets				
		As at	Bonds, Debentures, GIC'S, Treasury Bills	Stocks	Mortgage Loans	Real Estate
			$	$	$	$
1	Blue Cross	June 30, 1984	70,553,894	.....	2,708,252	.....
2	Cumba	Aug. 31, 1984	1,688,403	52,238	34,130	.....
3	Greenshield	Dec. 31, 1984	8,036,801	201,574	129,944	620,407
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1984	10,194,819	.....	.....	.....
	Totals		90,473,917	253,812	2,872,326	620,407

	Name	Liabilities					
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Bank Over-drafts and Loans
			$	$	$	$	$
1	Blue Cross	June 30, 1984	13,839,968	4,229,059	20,732,088	4,452,102	7,046,379
2	Cumba	Aug. 31, 1984	59,420	.....	596,372	38,056	.....
3	Greenshield	Dec. 31, 1984	75,603	899,506	444,494	269,496	824,690
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1984	928,533	1,643,868	7,561,424	2,936,116	.....
	Totals		14,903,524	6,772,433	29,334,378	8,696,220	7,871,069

Assets						
Cash	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets
$	$	$	$	$	$	$
873,415	1,791,839	628,492	9,821,641	.....	268,162	86,645,695
3,942	38,980	91,852	26,732	.....	74,352	2,010,629
900	28,983	86,800	31,374	.....	1,056,074	10,192,857
227,597	282,925	3,069,557	411,616	1,778,125	10,848,434	26,813,073
1,105,854	2,142,727	3,876,701	10,291,363	1,778,125	12,247,022	125,662,254

Liabilities						
Premiums Held in Trust	Group PrePayments and Credits	Other Liabilities	Total Liabilities	Other Reserves	Surplus	Total Liabilities and Surplus
$	$	$	$	$	$	$
.....	.....	.....	50,299,596	.....	36,346,099	86,645,695
25,646	160,657	161,137	1,041,288	69,613	899,728	2,010,629
.....	249,098	1,994,199	4,757,086	.....	5,435,771	10,192,857
93,975	2,691,574	2,139,948	17,995,458	131,145	8,686,490	26,813,073
119,621	3,101,329	4,295,284	74,093,428	200,758	51,368,088	125,662,254

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1984
Income and Expense

	Name	Fiscal Year Ended	Premiums Earned	Claims Incurred	Underwriting Profit or Loss	Net Other Income	Administration Expenses	Net Profit or Loss
			$	$	$	$	$	$
1	Blue Cross	June 30, 1984	203,738,413	170,652,222	33,086,191	8,008,437	28,360,111	12,734,517
2	Cumba	Aug. 31, 1984	13,598,332	12,579,736	1,018,596	170,692	1,113,540	75,748
3	Greenshield	Dec. 31, 1984	72,031,426	65,823,488	6,207,938	767,290	5,193,837	1,781,391
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1984	44,220,563	37,464,464	6,756,099	1,736,284	8,123,628	368,755
	Totals		333,588,734	286,519,910	47,068,824	10,682,703	42,791,116	14,960,411

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1984
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered	
			Start of Year	End of Year	Start of Year	End of Year
1	Blue Cross	June 30, 1984	539,059	414,846	1,219,562	977,565
2	Cumba	Aug. 31, 1984	26,923	27,201	67,307	68,002
3	Greenshield	Dec. 31, 1984	112,302	121,466	312,971	332,942
4	Quebec Hospital Serv. Assoc.	Dec. 31, 1984	2,761	2,940	7,175	5,538
	Totals		681,045	566,453	1,607,015	1,384,047

Number of Subscribers and Persons Covered in Onatrio
OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered	
			Start of Year	End of Year	Start of Year	End of Year
1	Blue Cross	June 30, 1984	761,205	743,498	2,199,729	2,058,019
2	Cumba	Aug. 31, 1984	50,551	49,360	126,377	123,400
3	Greenshield	Dec. 31, 1984	561,003	600,369	1,569,161	1,649,685
4	Quebec Hospital Assoc.	Dec. 31, 1984	11,768	11,834	31,564	23,471
	Totals		1,384,527	1,405,061	3,926,831	3,854,575

III
INVESTMENT CONTRACT COMPANIES

INVESTMENT CONTRACT COMPANIES FOR 1984

INVESTORS SYNDICATE LIMITED

Head Office: Winnipeg, Manitoba

Statement of Affairs for the Year Ended December 31, 1984

Balance Sheet

Assets

	$000
Cash and investments	
Cash and temporary investments	$ 31,363
Marketable securities and accrued income	258,828
Debentures of parent company	12,600
Mortgages on real estate and accrued income	550,281
Real estate	12,866
Loans to certificate holders	11,924
	$877,862
Office premises	5,606
Accounts and notes receivable	6,768
Accounts receivable - affiliates	760
Deferred expenses	3,563
Other assets	1,594
	896,153

Liabilities and Equities

Certificate liabilities	$750,434
Provision for future additional credits	4,939
Income taxes payable	681
Tax deposits on mortgages	17,045
Accounts payable — affiliates	4,391
Mortgage on real estate	6,136
Other liabilities	15,227
Income deferred to future years	4,511
Deferred income taxes	5,650
	809,014
Capital stock	14,923
Contributed surplus	7,935
Retained earnings	64,281
	87,139
	$896,153

INVESTMENT CONTRACT COMPANIES FOR 1984

Statement of Income

		$000
Income		
Investment income		$ 94,378
Service Fees		16,288
Management and distribution fees		42,301
		152,967
Expenses		
Interest on certificate liabilities	38,210	
Additional credits to certificates		39,312
Certificate operating costs		10,328
Service fee costs		9,188
Management and distribution operating costs		42,301
		139,339
Gross income from operations		13,628
Recovery of income taxes		364
Net income from operations		13,992
Net gain on investments net of tax		159
		$14,151

Statement of Retained Earnings

Retained earnings, beginning of year	$59,720
Add — Net income for the year	14,151
Deduct — Dividends paid	(9,590)
Retained earnings, end of year	$64,281

IV
STATISTICAL TABLES

TABLE I. Life Insurance Direct Premiums on Ontario Business, 1984

	Name of Company	Direct Assurance Premiums			Direct Considerations for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life Ins. of Cda.	4,778,996	.....	4,778,996	545,220	.....	545,220	5,324,216	10,480,341	1
2	Acadia Life Ins.	1,700,863	.....	1,700,863	287,479	.....	287,479	1,988,342	5,120,203	2
3	Aeterna-Life Ins.	79,941	.....	79,941	168,590	.....	168,590	248,531	15,190,354	3
4	Aetna Life Ins.	188,352	5,868,397	6,056,749	.....	23,508	23,508	6,080,257	9,370,505	4
5	Alexander Hamilton Life Ins. of Am.	.....	1,002,378	1,002,378	.....	.....	.....	1,002,378	4,315,067	5
6	Alliance Mutual Life Ins.	550,840	585,931	1,136,771	634,997	60,773	695,770	1,832,541	85,461,999	6
7	Allstate Life Ins.	45,491	299,762	345,253	.....	.....	.....	345,253	380,627	7
8	Allstate Life Ins. of Cda.	4,773,831	2,775,505	7,549,336	1,772,845	1,724,566	3,497,411	11,046,747	21,698,867	8
9	American Bankers Life Assurance of Fla.	.....	184,318	184,318	.....	.....	.....	184,318	620,600	9
10	American Health & Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	10
11	American Life Ins.	4,028,244	147,250	4,175,494	.....	.....	.....	4,175,494	11,231,135	11
12	American United Life Ins.	15	.....	15	.....	.....	.....	15	60	12
13	Assumption Mutual Life Ins.	157,148	.....	157,148	7,290	.....	7,290	164,438	19,266,935	13
14	Assurance-vie Desjardins	143,973	2,752,215	2,896,188	40,446	597,409	637,855	3,534,043	164,690,975	14
15	Atlantic Mutual Life Assurance	67,635	16,340	83,975	.....	.....	.....	83,975	2,728,483	15
16	Bankers Life Company	.....	251,113	251,113	.....	75,848	75,848	326,961	551,013	16
17	Canada Life Assurance	45,080,586	41,379,868	86,460,454	94,170,651	84,165,506	178,336,157	264,796,611	499,867,994	17
18	Canadian Gen. Life Ins.	7,780,404	4,041,513	11,821,917	47,294	.....	47,294	11,869,211	26,931,141	18
19	Capitol Life Ins.	790	163	953	.....	.....	.....	953	16,478	19
20	Charter National Life Ins.	37,058	.....	37,058	.....	.....	.....	37,058	122,009	20
21	Chrysler Life Ins. of Cda.	.....	149,475	149,475	.....	.....	.....	149,475	397,164	21
22	Citadel Life Assurance	3,919,223	3,143,305	7,062,528	2,066,409	801,610	2,868,019	9,930,547	23,183,438	22
23	College Retirement Equities Fund	.....	.....	.....	175,682	.....	175,682	175,682	1,570,531	23
24	Colonia Life Ins.	1,993,310	.....	1,993,310	4,173,027	61,732	4,234,759	6,228,069	13,468,560	24
25	Combined Ins. of Am.	3,478,120	57,941	3,536,061	.....	.....	.....	3,536,061	9,425,286	25
26	Commercial Union Life Assurance of Cda.	7,438,535	1,083,708	8,522,243	2,425,275	277,261	2,702,536	11,224,779	40,244,915	26
27	Confederation Life Ins.	21,559,264	47,853,083	69,412,347	40,663,456	108,447,246	149,110,702	218,523,049	460,398,141	27
28	Connecticut Gen. Life Ins.	21,535	798,158	819,693	.....	3,098	3,098	822,791	988,786	28
29	Constellation Assurance	37,048	603,668	640,716	.....	.....	.....	640,716	1,268,238	29
30	Continental Assurance	19,903	183,170	203,073	.....	.....	.....	203,073	241,994	30
31	Les Cooperants, Societe Mutuelle d'Assurance-vie	465,800	140,804	606,604	658,020	.....	658,020	1,264,624	75,320,548	31
32	Co-operators Life Ins.	14,121,870	4,036,227	18,158,097	6,125,916	824,702	6,950,618	25,108,715	70,806,774	32
33	Crown Life Ins.	29,498,507	11,666,196	41,164,703	13,571,767	20,340,252	33,912,019	75,076,722	172,119,216	33
34	Cumis Life Ins.	910,270	11,957,110	12,867,380	1,103,376	3,063,221	4,166,597	17,033,977	30,699,118	34
35	Cuna Mutual Ins. Soc.	706,151	.....	706,151	54,239	.....	54,239	760,390	1,269,890	35
36	Dominion Life Assurance	13,758,632	7,462,073	21,220,705	36,508,602	12,073,552	48,582,154	69,802,859	158,907,195	36
37	Dominion of Cda. Gen. Ins.	1,409,756	1,586,230	2,995,986	12,741,185	68,824	12,810,009	15,805,995	26,147,901	37
38	Eaton Bay Life Assurance	5,951,307	5,447,279	11,398,586	22,013,932	695,073	22,709,005	34,107,591	65,706,046	38
39	Empire Life Ins.	14,946,693	3,195,059	18,141,752	8,885,200	1,197,375	10,082,575	28,224,327	50,651,799	39
40	Equitable Life Assurance of U.S	177,231	1,983,677	2,160,908	.....	135,494	135,494	2,296,402	4,368,196	40
41	Equitable Life Ins. of Cda.	8,099,631	2,977,508	11,077,139	9,494,193	3,077,416	12,571,609	23,648,748	48,201,878	41
42	Excelsior Life Ins.	15,079,559	24,953,970	40,033,529	31,939,139	88,584,885	120,524,024	160,557,553	258,629,679	42
43	Fidelity Life Assurance	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	43

45 Financial Life Assurance of Cda.	1,081,034	*−8,741*	1,072,293	189,799	.....	189,799	1,262,092	5,145,180	45
46 Ford Life Ins.	.....	105,695	105,695	.....	.....	.....	105,695	2,026,298	46
47 Franklin Life Ins.	162,227	.....	162,227	1,662	.....	1,662	163,889	756,918	47
48 General American Life Ins.	4,224	71,426	75,650	.....	.....	.....	75,650	90,867	48
49 Gerling Global Life Ins.	4,195,283	63,689	4,258,972	32,391	584,836	617,227	4,876,199	10,890,395	49
50 Glacier National Life Assurance	45,231	.....	45,231	.....	.....	.....	45,231	655,330	50
51 Globe Life Ins.	508,935	22,271	531,206	9,182	.....	9,182	540,388	1,144,265	51
52 Great-West Life Assurance	34,705,416	40,885,047	75,590,463	39,415,213	97,540,677	136,955,889	212,546,352	623,684,577	52
53 Halifax Life Ins	6,447,766	811,488	7,259,254	3,250,012	1,179,809	4,429,821	11,689,075	18,561,963	53
54 Hartford Life Ins.	.....	101,137	101,137	.....	.....	.....	101,137	105,514	54
55 Imperial Life Assurance of Cda.	17,247,457	11,813,156	29,060,613	21,627,482	39,775,873	61,403,355	90,463,968	170,944,115	55
56 INA Life Ins. of Cda.	.....	228,219	228,219	200,000	.....	200,000	428,219	1,075,412	56
57 Industrial Life Ins.	5,538,777	1,658,318	7,197,095	31,942,613	6,705,696	38,648,309	45,845,404	230,987,641	57
58 John Alden Life Ins.	6	.....	6	.....	.....	.....	6	722	58
59 John Hancock Mutual Life Ins.	80,915	1,852,528	1,933,443	.....	84	84	1,933,527	2,270,202	59
60 Laurentian Mutual Ins.	1,003,098	164,232	1,167,330	110,966	794,269	905,235	2,072,565	113,839,096	60
61 Laurier Life Ins.	4,886,409	413,167	5,299,576	.....	21,403	21,403	5,320,979	9,323,265	61
62 Life Ins. of North Am.	.....	12,177	12,177	.....	.....	.....	12,177	17,475	62
63 Life Investors Ins. of Am.	.....	596,764	596,764	.....	.....	.....	596,764	818,571	63
64 London Life Ins.	219,163,774	33,563,801	252,727,575	72,099,105	45,524,710	117,623,815	370,351,390	661,188,306	64
65 Maccabees Mutual Life Ins.	40,435	.....	40,435	.....	.....	.....	40,435	293,371	65
66 Manufacturers Life Ins.	40,222,455	3,813,512	44,035,967	141,271,634	114,914,927	256,186,561	300,222,528	612,151,370	66
67 Maritime Life Assurance	10,593,934	8,975,395	19,569,329	33,253,273	6,140,241	39,393,514	58,962,843	170,206,518	67
68 Massachusetts Gen. Life Ins.	95,917	.....	95,917	.....	.....	.....	95,917	217,946	68
69 Massachusetts Mutual Life Ins.	61,662	117,922	179,584	1,109	*−840*	269	179,853	388,752	69
70 Metropolitan Life Ins.	75,853,982	39,294,787	115,148,769	33,925,363	80,224,253	114,149,616	229,298,385	496,713,654	70
71 Metropolitan Life Ins. of Canada	307,058	.....	307,058	.....	.....	.....	307,058	1,719,854	71
72 MIC Life Ins. Corp.	.....	1,102,000	1,102,000	.....	.....	.....	1,102,000	2,757,600	72
73 Minnesota Mutual Life Ins.	467	10,488	10,955	.....	.....	.....	10,955	31,337	73
74 Monarch Life Assurance	3,765,524	125,406	3,890,930	3,405,163	2,017,416	5,422,579	9,313,509	24,257,298	74
75 Montreal Life Ins.	2,531,043	105,043	2,636,785	1,015,850	1,783,165	2,799,015	5,435,800	22,929,463	75
76 MONY Life Ins. of Cda.	3,466,912	.....	3,466,912	11,008,688	.....	11,008,688	14,475,600	34,051,219	76
77 Mutual Life Assurance of Cda.	92,363,353	30,388,759	122,752,112	213,398,327	136,364,204	349,762,531	472,514,643	893,207,558	77
78 Mutual Life Ins. of NY	557,781	29,957	587,738	2,131	1,286	3,417	591,155	1,578,672	78
79 Mutual Life and Citizens' Assurance Co. Ltd.	12,361	.....	12,361	.....	.....	.....	12,361	47,979	79
80 Mutual of Omaha Ins.	4,719,065	2,544,918	7,263,983	70,941	545,399	616,340	7,880,323	20,782,954	80
81 National Fidelity Life Ins.	430,217	3,182	433,399	.....	.....	.....	433,399	469,768	81
82 National Life Assurance of Cda.	11,342,444	29,334,470	40,676,914	3,917,225	61,099,351	65,016,576	105,693,490	145,824,595	82
83 New England Mutual Life Ins.	.....	62,877	62,877	.....	.....	.....	62,877	64,774	83
84 New York Life Ins.	11,030,297	2,487,000	13,517,297	747,634	485,210	1,232,844	14,750,141	63,867,023	84
85 New York Life. Ins. of Canada	40,401	.....	40,401	.....	.....	.....	40,401	329,363	85
86 North American Life Assurance	43,763,141	14,654,708	58,417,849	37,042,718	34,976,368	72,019,086	130,436,935	258,019,223	86
87 North American Life & Casualty	251,253	737,216	988,469	1,632	7,586	9,218	997,687	2,032,220	87
88 Northern Life Assurance of Cda.	13,135,630	2,047,668	15,183,298	5,159,977	338,977	5,498,954	20,682,252	35,917,761	88
89 North West Life Assurance of Cda.	1,086,533	.....	1,086,533	188,967	.....	188,967	1,275,500	18,562,635	89
90 Norwich Union Life Ins. Society	4,162,046	1,492,438	5,654,484	1,212,546	3,601,696	4,814,242	10,468,726	22,039,836	90

91 Old Republic Life Ins.	.....	*−38,509*	*−38,509*	.....	.....	.....	*−38,509*	*−106,976*	91
92 Pan American Family Ins. Corp.	.....	.....	.....	.....	.....	.....	.....	.....	92
93 Paul Revere Life Ins.	1,563,682	113,495	1,677,177	1,521,515	423,635	1,945,150	3,622,327	10,285,273	93
94 Penn Mutual Life Ins.	5,412	.....	5,412	.....	.....	.....	5,412	5,412	94
95 Pennsylvania Life Ins.	159,730	129,173	288,903	.....	.....	.....	288,903	3,349,118	95
96 Phoenix Assurance Ltd.	6,138	.....	6,138	.....	.....	.....	6,138	16,994	96
97 Phoenix Mutual Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	97
98 Pierce National Life Ins.	229,364	.....	229,364	.....	.....	.....	229,364	2,680,881	98
99 Pioneer Life Assurance	57,920	.....	57,920	1,860	.....	1,860	59,780	21,857,574	99
100 Les Prevoyants du Cda. (Pension Fund)	.....	.....	.....	10,814	.....	10,814	10,814	323,646	100
101 Provident Alliance Life Ins.	.....	1,546,078	1,546,078	.....	.....	.....	1,546,078	5,230,258	101
102 Provident Life & Accident Ins.	6,851	576,244	583,095	.....	.....	.....	583,095	1,249,373	102
103 Prudential Assurance Ltd. (of England)	36,011,000	3,468,000	39,479,000	56,174,000	133,521,000	189,695,000	229,174,000	470,950,000	103
104 Prudential Ins. of Am.	62,582,457	23,591,240	86,173,697	28,337,328	3,847,248	32,184,576	118,358,273	270,845,619	104
105 Reliable Life Ins.	364,306	651,078	1,015,384	.....	.....	.....	1,015,384	3,857,636	105
106 Royal Life Ins. of Cda.	421,394	.....	421,394	420,554	.....	420,554	841,948	3,270,470	106
107 Royal Life Ins. Ltd.	2,232,398	209,886	2,442,284	98,135	.....	98,135	2,540,419	10,745,285	107
108 Safeco Life Ins.	.....	16,768	16,768	.....	.....	.....	16,768	42,004	108
109 Safeguard Life Assurance	545,987	.....	545,987	83,859	1,060,433	1,144,292	1,690,279	20,345,736	109
110 Seaboard Life Ins.	1,735,951	591,799	2,327,750	*−145*	.....	*−145*	2,327,605	11,774,578	110
111 Sovereign Life Insurance	5,327,842	.....	5,327,842	2,810,948	55,080	2,866,028	8,193,870	27,977,192	111
112 Standard Life Assurance	16,843,388	1,592,515	18,435,903	28,396,319	124,706,668	153,102,987	171,538,890	361,355,476	112
113 State Farm Life Ins.	9,113,625	270,852	9,384,477	3,749,825	.....	3,749,825	13,134,302	15,424,603	113
114 State Mutual Life Assurance of Am.	1,151	163,207	164,358	.....	.....	.....	164,358	173,366	114
115 Sun Alliance & London Assurance Ltd.	1,781,973	63,149	1,845,122	171	.....	171	1,845,293	4,744,403	115
116 Sun Life Assurance of Cda.	62,340,130	63,880,288	126,220,418	71,172,300	81,512,429	152,684,729	278,905,147	697,631,295	116
117 Teachers Ins. & Annuity Assoc. of Am.	74,542	.....	74,542	271,340	.....	271,340	345,882	2,591,623	117
118 Toronto Mutual Life Ins.	4,825,394	.....	4,825,394	557,477	.....	557,477	5,382,871	7,721,041	118
119 Transamerica Life Ins. Co. of Cda.	9,101,989	.....	9,101,989	2,551,106	762,636	3,313,742	12,415,731	43,191,305	119
120 Transamerica Occidental Life Ins.	6,846,764	1,803,685	8,650,449	2,597	1,093,703	1,096,300	9,746,749	24,293,212	120
121 Travelers Ins.	767,174	1,187,364	1,954,538	2,185	1,026,942	1,029,127	2,983,665	5,295,137	121
122 Travelers Life Ins. of Cda.	1,972,958	5,202,379	7,175,337	3,517,351	12,516,444	16,033,795	23,209,132	61,724,295	122
123 Union Mutual Life Ins.	18,079	11,514	29,593	.....	.....	.....	29,593	183,664	123
124 Union Mutual Stock Life Ins. of Am.	.....	1,400	1,400	.....	.....	.....	1,400	1,400	124
125 United American Ins.	415,748	.....	415,748	.....	.....	.....	415,748	1,948,209	125
126 United of Omaha Life Ins.	128,884	342	129,226	.....	.....	.....	129,226	264,385	126
127 Washington National Ins.	.....	.....	.....	.....	.....	.....	.....	.....	127
128 Wawanesa Mutual Life Ins.	927,331	77,795	1,005,126	1,154,205	.....	1,154,205	2,159,331	17,881,110	128
129 Westbury Life Ins.	558,350	215,015	773,365	.....	.....	.....	773,365	1,714,462	129
130 Western Life Assurance	1,062,998	.....	1,062,998	5,160	.....	5,160	1,068,158	2,271,574	130
131 Zurich Life Ins. of Cda.	8,839,190	983,395	9,822,585	7,771,755	2,139,662	9,911,417	19,734,002	57,560,932	131
Totals 1984	1,069,030,271	524,964,989	1,593,995,260	1,159,180,501	1,323,592,130	2,482,772,631	4,076,767,891	9,301,590,912	
Totals 1983	977,022,040	476,710,591	1,453,732,631	854,474,156	1,218,704,331	2,073,178,487	3,526,911,118	8,016,850,771	

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1984

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life Ins. of Cda.	1,098,958	...	1,098,958	162,068	...	162,068	1,261,026	1,307,740	1
2	Acadia Life Ins.	804,499	...	804,499	387,333	...	387,333	1,191,832	2,878,078	2
3	Aeterna-Life Ins.	41,713	...	41,713	250,725	...	250,725	292,438	8,498,285	3
4	Aetna Life Ins.	359,187	5,525,254	5,884,441	299	...	299	5,884,740	9,696,955	4
5	Alexander Hamilton Life Ins. of Am.	...	413,983	413,983	...	...	...	413,983	1,416,013	5
6	Alliance Mutual Life Ins.	419,745	714,470	1,134,215	57,276	8,025	65,301	1,199,516	47,582,842	6
7	Allstate Life Ins.	38,665	200,670	239,335	...	...	...	239,335	284,900	7
8	Allstate Life Ins. of Cda.	1,091,614	1,592,456	2,684,070	516,212	950,675	1,466,887	4,150,957	7,981,780	8
9	American Bankers Life Assurance of Fla.	...	166,502	166,502	...	...	...	166,502	479,125	9
10	American Health & Life Ins.	...	...	...	...	...	...	...	...	10
11	American Life Ins.	1,015,225	12,463	1,027,688	...	...	...	1,027,688	2,934,486	11
12	American United Life Ins.	126	...	126	...	...	...	126	2,165	12
13	Assumption Mutual Life Ins.	65,855	...	65,855	17,717	...	17,717	83,572	10,648,378	13
14	Assurance-vie Desjardins	48,950	2,628,213	2,677,163	40,510	71,350	111,860	2,789,023	111,554,696	14
15	Atlantic Mutual Life Assurance	3,758	*−228*	3,530	...	...	...	3,530	1,453,757	15
16	Bankers Life Company	...	236,524	236,524	...	22,296	22,296	258,820	421,518	16
17	Canada Life Assurance	36,400,552	42,364,908	78,765,460	61,038,839	23,040,882	84,079,721	162,845,181	332,998,447	17
18	Canadian Gen. Life Ins.	2,586,569	1,601,435	4,188,004	5,200	...	5,200	4,193,204	8,985,099	18
19	Capitol Life Ins.	...	*−14*	*−14*	...	...	...	*−14*	*−24*	19
20	Charter National Life Ins.	...	...	...	...	...	...	...	40,000	20
21	Chrysler Life Ins. of Cda.	...	83,345	83,345	...	...	...	83,345	128,560	21
22	Citadel Life Assurance	2,627,893	1,909,260	4,537,153	1,135,254	430,261	1,565,515	6,102,668	16,726,381	22
23	College Retirement Equities Fund	...	...	...	266,271	...	266,271	266,271	1,749,957	23
24	Colonia Life Ins.	811,201	...	811,201	2,374,000	...	2,374,000	3,185,201	7,409,931	24
25	Combined Ins. of Am.	1,206,108	67,500	1,273,608	...	...	...	1,273,608	3,130,860	25
26	Commercial Union Life Assurance of Cda.	5,334,976	693,932	6,028,908	2,377,490	156,130	2,533,620	8,562,528	25,659,200	26
27	Confederation Life Ins.	18,923,759	37,652,814	56,576,573	32,117,666	53,501,012	85,618,678	142,195,251	427,250,693	27
28	Connecticut Gen. Life Ins.	...	588,106	588,106	...	25,499	25,499	613,605	823,849	28
29	Constellation Assurance	26,500	237,978	264,478	...	...	...	264,478	798,405	29
30	Continental Assurance	...	...	...	35,526	...	35,526	35,526	78,951	30
31	Les Cooperants, Societe Mutuelle d'Assurance-vie	396,408	*−8,094*	388,314	1,039,404	6,477	1,045,881	1,434,195	49,845,680	31
32	Co-operators Life Ins.	6,770,480	3,042,085	9,812,565	3,352,162	975,596	4,327,758	14,140,323	45,042,185	32
33	Crown Life Ins.	23,786,229	10,013,335	33,799,564	12,403,161	17,761,824	30,164,985	63,964,549	165,418,480	33
34	Cumis Life Ins.	146,909	8,435,003	8,581,912	501,056	1,823,457	2,324,513	10,906,425	18,400,773	34
35	Cuna Mutual Ins. Soc.	847,634	19,750	867,384	389,554	...	389,554	1,256,938	1,999,264	35
36	Dominion Life Assurance	13,395,759	5,014,944	18,410,703	43,135,188	7,180,742	50,315,930	68,726,633	122,460,945	36
37	Dominion of Cda. Gen. Ins.	1,200,028	940,865	2,140,893	12,263,464	247,184	12,510,648	14,651,541	14,206,961	37
38	Eaton Bay Life Assurance	2,427,827	3,668,248	6,096,075	10,552,119	1,205,115	11,757,234	17,853,309	42,002,540	38
39	L'Economie Compagnie d'assurance sur la vie	...	...	...	...	...	...	...	...	39
40	Empire Life Ins.	7,265,586	1,591,886	8,857,472	4,632,799	990,058	5,622,857	14,480,329	30,387,743	40
41	Equitable Life Assurance of U.S.	119,610	6,013,049	6,132,659	15,697	280,262	295,959	6,428,618	8,975,955	41
42	Equitable Life Ins. of Cda.	5,737,097	1,789,143	7,526,240	5,012,450	1,577,795	6,590,245	14,116,485	33,659,992	42
43	Excelsior Life Ins.	9,444,243	24,245,994	33,690,237	12,093,574	23,505,665	35,599,239	69,289,476	134,264,371	43
44	Federated Life Ins.	288,518	...	288,518	5,626	...	5,626	294,144	900,999	44
45	Fidelity Life Assurance	736,073	105,000	841,073	2,655,786	55,977	2,711,763	3,552,836	25,771,688	45

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1984 (cont'd.)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
46	Financial Life Assurance of Cda.	309,325	29,494	338,819	671,195	37,903	709,098	1,047,917	6,146,157	46
47	Ford Life Ins.	.....	60,413	60,413	.....	.....	.....	60,413	552,344	47
48	Franklin Life Ins.	46,607	.....	46,607	684	.....	684	47,291	72,456	48
49	General American Life Ins.	1,379	61,466	62,845	.....	.....	.....	62,845	80,437	49
50	Gerling Global Life Ins.	3,104,392	.....	3,104,392	136,725	104,327	241,052	3,345,444	5,342,022	50
51	Glacier National Life Assurance	33,272	.....	33,272	.....	.....	.....	33,272	792,460	51
52	Globe Life Ins.	395,492	70,513	466,005	13,305	.....	13,305	479,310	1,188,834	52
53	Great-West Life Assurance	33,489,904	34,272,353	67,762,257	34,622,598	96,204,014	130,826,612	198,588,869	552,260,321	53
54	Halifax Life Ins.	2,742,401	323,063	3,065,464	1,568,001	350,040	1,927,041	4,992,505	9,017,484	54
55	Hartford Life Ins.	.....	72,690	72,690	.....	.....	.....	72,690	72,690	55
56	Imperial Life Assurance of Cda.	13,153,725	15,888,394	29,042,119	21,344,989	12,721,071	34,066,060	63,108,179	138,558,910	56
57	INA Life Ins. of Cda.	.....	*−54,161*	*−54,161*	10,634	.....	10,634	*−43,527*	668,108	57
58	Industrial Life Ins.	2,720,919	1,244,932	3,965,851	8,215,595	2,884,484	11,100,079	15,065,930	106,719,735	58
59	John Alden Life Ins.	567	.....	567	24,892	.....	24,892	25,459	150,396	59
60	John Hancock Mutual Life Ins.	36,648	64,615	101,263	.....	96	96	101,359	157,266	60
61	Laurentian Mutual Ins.	1,126,516	3,100	1,129,616	248,030	593,539	841,569	1,971,185	63,325,640	61
62	Laurier Life Ins.	1,289,688	252,650	1,542,338	.....	12,392	12,392	1,554,730	2,265,840	62
63	Life Ins. of North Am.	.....	27,495	27,495	12,149	.....	12,149	39,644	109,389	63
64	Life Investors Ins. of Am.	346,078	.....	346,078	.....	.....	.....	346,078	437,337	64
65	London Life Ins.	167,276,493	34,629,445	201,905,938	29,191,995	24,147,500	53,339,495	255,245,433	447,031,636	65
66	Maccabees Mutual Life Ins.	163,202	.....	163,202	.....	.....	.....	163,202	978,337	66
67	Manufacturers Life Ins.	29,030,825	2,887,891	31,918,716	106,803,793	98,204,899	205,008,692	236,927,408	499,675,462	67
68	Maritime Life Assurance	4,897,592	5,393,945	10,291,537	16,248,469	3,716,385	19,964,854	30,256,391	95,311,942	68
69	Massachusetts Gen. Life Ins.	129,024	.....	129,024	.....	.....	.....	129,024	249,002	69
70	Massachusetts Mutual Life Ins.	140,590	180,177	320,767	921	113,070	113,991	434,758	488,515	70
71	Metropolitan Life Ins.	68,971,067	32,276,114	101,247,181	6,431,145	49,004,410	55,435,555	156,682,736	357,838,482	71
72	Metropolitan Life Ins. of Canada	33,409	.....	33,409	.....	.....	.....	33,409	235,248	72
73	MIC Life Ins. Corp.	.....	664,615	664,615	.....	.....	.....	664,615	2,453,046	73
74	Minnesota Mutual Life Ins.	178	2,358	2,536	.....	.....	.....	2,536	5,436	74
75	Monarch Life Assurance	1,994,167	15,250	2,009,417	1,616,785	1,144,026	2,760,811	4,770,228	13,754,543	75
76	Montreal Life Ins.	2,646,723	152,540	2,799,263	1,875,081	1,583,482	3,458,563	6,257,826	21,683,033	76
77	MONY Life Ins. of Cda.	956,825	.....	956,825	2,424,532	.....	2,424,532	3,381,357	8,716,884	77
78	Mutual Life and Citizens' Assurance Co. Ltd.	53,759	.....	53,759	.....	.....	.....	53,759	195,924	78
79	Mutual Life Assurance of Cda.	79,006,267	28,653,538	107,659,805	107,135,212	60,443,013	167,578,225	275,238,030	563,798,878	79
80	Mutual Life Ins. of NY	987,011	4,045	991,056	18,713	45,024	63,737	1,054,793	3,160,444	80
81	Mutual of Omaha Ins.	2,151,184	1,839,746	3,990,930	80,830	139,077	219,907	4,210,837	10,700,693	81
82	National Fidelity Life Ins.	159,165	.....	159,165	.....	.....	.....	159,165	159,165	82
83	National Life Assurance of Cda.	48,717	200,970	249,687	56,698	60,045	116,743	366,430	119,068,907	83
84	New England Mutual Life Ins.	.....	107,807	107,807	.....	.....	.....	107,807	122,107	84
85	New York Life Ins.	6,394,342	2,814,000	9,208,342	386,252	138,548	524,800	9,733,142	43,632,510	85
86	New York Life Ins. of Canada	1,340	.....	1,340	.....	.....	.....	1,340	7,733	86
87	North American Life Assurance	31,090,738	11,164,738	42,255,476	30,325,803	62,730,343	93,056,146	135,311,622	1,651,194	87
88	North American Life & Casualty	373,030	24,145	397,175	.....	64,236	64,236	461,411	1,706,641	88
90	North West Life Assurance of Cda.	2,647,838	.....	2,647,838	458,314	.....	458,314	3,106,152	13,326,749	90

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1984 (cont'd.)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
91	Norwich Union Life Ins. Society	2,845,854	497,278	3,343,132	976,969	3,403,629	4,380,598	7,723,730	15,376,562	91
92	Old Republic Life Ins.	...	229,145	229,145	...	...	...	229,145	408,238	92
93	Pan American Family Ins. Corp.	...	...	...	...	...	...	...	...	93
94	Paul Revere Life Ins.	634,562	9,363	643,925	1,009,942	215,351	1,225,293	1,869,218	4,548,743	94
95	Penn Mutual Life Ins.	3,021	...	3,021	...	...	...	3,021	3,021	95
96	Pennsylvania Life Ins.	113,685	178,821	292,506	...	...	...	292,506	1,336,517	96
97	Phoenix Assurance Ltd.	28,808	...	28,808	...	...	...	28,808	59,124	97
98	Phoenix Mutual Life Ins.	...	...	...	...	...	...	...	...	98
99	Pierce National Life Ins.	11,736	...	11,736	...	...	...	11,736	701,548	99
100	Pioneer Life Assurance	3,262	...	3,262	...	...	...	3,262	12,640,743	100
101	Les Prevoyants du Cda.	...	...	...	46,639	...	46,639	46,639	1,395,838	101
102	Principal Life Ins. Co. of Cda.	...	...	...	...	...	...	...	...	102
103	Provident Alliance Life Ins.	...	206,490	206,490	...	...	...	206,490	976,855	103
104	Provident Life & Accident Ins.	29,000	614,150	643,150	...	...	...	643,150	1,125,150	104
105	Prudential Assurance Ltd. (of England)	105								
106	Prudential Assurance Co. Ltd.	37,393	2,828	40,221	11,774	31,006	42,780	83,001	216,223	106
107	Prudential Ins. of Am.	56,379,153	20,547,164	76,926,317	17,525,894	3,409,243	20,935,137	97,861,454	213,546,116	107
108	Reliable Life Ins.	235,604	166,571	402,175	...	...	...	402,175	2,463,316	108
109	Royal Life Ins. of Cda.	99,759	...	99,759	21,547	...	21,547	121,306	326,897	109
110	Royal Life Ins. Ltd.	1,272,258	339,638	1,611,896	256,318	...	256,318	1,868,214	8,775,911	110
111	Safeco Life Ins.	...	25,000	25,000	...	...	...	25,000	25,000	111
112	Safeguard Life Assurance	729,249	...	729,249	239,194	...	239,194	968,443	48,345,762	112
113	Seaboard Life Ins.	8,133	197,919	206,052	1,243	...	1,243	207,295	6,765,794	113
114	Sovereign Life Ins. of Cda.	4,314,426	...	4,314,426	4,305,180	142,155	4,447,335	8,761,761	29,540,568	114
115	Standard Life Assurance	13,875,350	1,498,798	15,374,148	15,375,960	48,752,109	64,128,069	79,502,217	179,234,892	115
116	State Farm Life Ins.	4,320,606	205,606	4,526,212	639,097	...	639,097	5,165,309	6,229,299	116
117	State Mutual Life Assurance of Am.	15,226	63,290	78,516	...	...	...	78,516	78,516	117
118	Sun Alliance & London Assurance Ltd.	542,188	...	542,188	10,938	...	10,938	553,126	1,731,859	118
119	Sun Life Assurance of Cda.	46,615,548	55,182,061	101,797,609	50,307,702	39,407,796	89,715,498	191,513,107	514,745,676	119
120	Teachers Ins. & Annuity Assoc. of Am.	115,897	...	115,897	973,695	...	973,695	1,089,592	7,496,370	120
121	Toronto Mutual Life Ins.	2,814,585	...	2,814,585	962,894	...	962,894	3,777,479	5,163,293	121
122	Transamerica Life Ins. Co. of Cda.	893,113	...	893,113	894,291	311,272	1,205,563	2,098,676	12,020,555	122
123	Transamerica Occidental Life Ins.	3,746,066	319,135	4,065,201	1,260	645,700	646,960	4,712,161	12,046,682	123
124	Travelers Ins.	1,740,235	1,679,903	3,420,138	16,520	3,624,374	3,640,894	7,061,032	10,843,973	124
125	Travelers Life Ins. of Cda.	803,753	4,271,302	5,075,055	4,611,446	3,194,437	7,805,883	12,880,938	28,486,123	125
126	Union Mutual Life Ins.	31,067	...	31,067	...	...	...	31,067	261,788	126
127	Union Mutual Stock Life Ins. of Am.	...	...	...	...	...	...	...	...	127
128	United American Ins.	52,982	...	52,982	...	...	...	52,982	553,535	128
129	United of Omaha Life Ins.	359,856	...	359,856	...	...	...	359,856	612,775	129
130	Washington National Ins.	...	...	...	...	...	...	...	...	130
131	Wawanesa Mutual Life Ins.	285,874	152,000	437,874	746,235	...	746,235	1,184,109	8,997,559	131
132	Westbury Life Ins.	153,958	113,515	267,473	9,968	...	9,968	277,441	649,274	132
133	Western Life Assurance	392,586	...	392,586	43,644	...	43,644	436,230	1,176,947	133
134	Zurich Life Ins. of Cda.	4,270,104	844,961	5,115,065	3,944,037	1,313,335	5,257,372	10,372,437	27,738,570	134
	Totals — 1984	761,414,804	424,394,455	1,185,827,259	684,242,534	653,178,073	1,337,420,607	2,523,247,866	6,283,303,027	
	Totals — 1983	764,109,138	420,587,513	1,184,696,651	544,565,952	954,628,750	1,499,194,702	2,683,891,353	6,202,433,476	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life Ins. of Cda.	8,463	1,071,811,141	1,344	248,002,774	266	14,420,295	1,610	262,423,069	1
2	Acadia Life Ins.	7,410	242,932,256	947	87,649,838	42	3,110,330	989	90,760,168	2
3	Aeterna-Life Ins.	447	8,064,499	17	675,900	10	272,035	27	947,935	3
4	Aetna Life Ins.	1,582	1,805,196,405	77	40,610,109	.....	5,583	77	40,615,692	4
5	Alexander Hamilton Life Ins. of Am.	28,946	67,286,400	28,772	69,959,617	.....	.....	28,772	69,959,617	5
6	Alliance Mutual Life Ins.	2,833	180,785,227	109	33,901,341	96	19,461,209	205	53,362,550	6
7	Allstate Life Ins.	730	10,846,000	.....	.....	.....	44,711,670	.....	44,711,670	7
8	Allstate Life Ins. of Cda.	24,767	1,450,858,000	4,303	226,972	137	194,154	4,440	421,126	8
9	American Bankers Life Assurance of Fla.	1	26,792,701	.....	.....	.....	.....	.....	.....	9
10	American Health & Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	10
11	American Life Ins.	6,763	1,024,422,275	3,013	357,494,973	32	1,016,044	3,045	358,511,017	11
12	American United Life	5	3,685	.....	.....	.....	.....	.....	.....	12
13	Assumption Mutual Life Ins.	679	14,949,130	35	1,437,000	.....	223,985	35	1,660,985	13
14	Assurance-vie Desjardins	837	292,353,715	37	3,110,216	2	92,833,666	39	95,943,882	14
15	Atlantic Mutual Life Assurance	95	8,686	239	2,733	10	950	249	3,683	15
16	Bankers Life Company	8	29,571,961	2	1,804,872	.....	1,206,290	2	3,011,162	16
17	Canada Life Assurance	124,016	15,593,179,435	9,293	1,491,557,777	557	1,314,822,306	9,850	2,806,380,083	17
18	Canadian Gen. Life Ins.	59,726	3,048,591,721	47,142	1,047,166,115	350	142,923,380	47,492	1,190,089,495	18
19	Capitol Life Ins.	11	850,944	.....	.....	.....	.....	.....	.....	19
20	Charter National Life Ins.	35	2,594,275	1	50,000	.....	.....	1	50,000	20
21	Chrysler life Ins. of Cda.	6,692	23,911,759	1,869	14,788,901	.....	.....	1,869	14,788,901	21
22	Citadel Life Assurance	17,638	1,107,804,069	3,089	392,409,874	45	295,424,006	3,134	687,833,880	22
23	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	23
24	Colonia Life Ins.	5,487	196,580,713	1,026	95,304,087	78	8,227,642	1,104	103,531,729	24
25	Combined Ins. of Am.	28,636	176,890,894	10,539	43,728,883	.....	.....	10,539	43,728,883	25
26	Commercial Union Life Assurance of Cda.	102,814	1,509,168,713	2,863	276,954,895	4,196	266,204,542	7,059	543,159,437	26
27	Confederation Life Ins.	88,840	16,065,405,550	6,840	1,952,900,810	10	69,175,282	6,850	2,022,076,092	27
28	Connecticut Gen. Life Ins.	118	156,528,792	1	1,233,929	.....	*−9,382,695*	1	*−8,148,766*	28
29	Constellation Assurance	135	268,464,610	.....	.....	.....	.....	.....	.....	29
30	Continental Assurance	8	26,669,247	.....	7,444,000	.....	5,765,000	.....	13,209,000	30
31	Les Cooperants, Societe Mutuelle d'Assurance-vie	4,475	54,509,665	3	2,733,372	.....	6,889,192	3	9,622,564	31
32	Co-operators Life Ins.	126,295	2,186,402,624	147,081	721,189,741	866	233,425,194	147,947	954,614,935	32
33	Crown Life Ins.	109,603	6,252,543,750	5,423	861,857,310	988	379,163,879	6,411	1,241,021,189	33
34	Cumis Life Ins.	9,754	2,373,786,537	883	288,135,566	22	77,804,117	905	365,939,683	34
35	Cuna Mutual Ins. Soc.	10,328	43,641,723	.....	.....	1	527,414	1	527,414	35
36	Dominion Life Assurance	48,469	3,082,419,587	5,880	663,771,366	229	1,220,981,680	6,109	1,884,753,046	36
37	Dominion of Cda. Gen. Ins.	9,626	579,899,585	287	38,873,891	.....	44,149,349	287	83,023,240	37
38	Eaton Bay Life Assurance	62,829	2,276,293,697	3,349	191,174,008	2,905	270,896,093	6,254	462,070,101	38
39	Empire Life Ins.	56,947	1,968,212,335	7,722	675,926,349	129	65,316,735	7,851	741,243,084	39
40	Equitable Life Assurance of U.S.	283	445,333,068	8	3,980,416	2	538,546	10	4,518,962	40
41	Equitable Life Ins. of Cda.	30,909	1,556,612,025	2,567	234,154,268	.....	.....	2,567	234,154,268	41
42	Excelsior Life Ins.	50,948	6,163,072,412	6,315	809,369,975	1	670,231,290	6,316	1,479,601,265	42
43	Federated Life Ins.	1,683	84,425,489	270	23,709,536	2	978,194	272	24,687,730	43
44	Fidelity Life Assurance	4,903	378,349,588	2,328	181,748,246	148	17,579,690	2,476	199,327,936	44

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984 (cont'd.)

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
46	Ford Life Ins.	.....	41,407,405	.....	19,963,152	.....	.....	.....	19,963,152	46
47	Franklin Life Ins.	518	15,705,053	48	12,685,211	121	13,354,095	169	26,039,306	47
48	General American Life Ins.	13	12,932,541	.....	.....	.....	3,595,894	.....	3,595,894	48
49	Gerling Global Life Ins.	10,398	586,744,740	1,932	247,307,886	32	13,848,901	1,964	261,156,787	49
50	Glacier National Life Assurance	2,043	17,051,438	.....	.....	12	.....	12	.....	50
51	Globe Life Ins.	1,064	30,216,322	91	6,008,709	5	356,617	96	6,365,326	51
52	Great-West Life Assurance	91,499	13,275,614,717	10,694	2,145,000,189	73	2,238,701,331	10,767	4,383,701,520	52
53	Halifax Life Ins.	27,561	1,009,925,630	5,464	255,278,668	1,383	35,565,663	6,847	290,844,331	53
54	Hartford Life Ins.	.....	12,730,400	.....	1,632,000	.....	449,090	.....	2,081,090	54
55	Imperial Life Assurance of Cda.	62,691	3,216,379,969	4,622	645,641,900	142	633,994,487	4,764	1,279,636,387	55
56	INA Life Ins. of Cda.	10	91,914,000	10	86,565,000	.....	22,667,000	10	109,232,000	56
57	Industrial Life Ins.	29,756	902,693,230	4,315	209,221,909	282	117,288,552	4,597	326,510,461	57
58	John Alden Life Ins.	.....	147,000	.....	.....	.....	.....	.....	.....	58
59	John Hancock Mutual Life Ins.	345	514,689,054	5	2,604,860	1	30,686,804	6	33,291,664	59
60	Laurentian Mutual Ins.	5,873	55,431,972	180	10,542,086	467	106,150,169	647	116,692,255	60
61	Laurier Life Ins.	8,990	556,864,820	906	314,174,499	5	2,295,250	911	316,469,749	61
62	Life Ins. of North Am.	7	1,665,141	1	42,040	.....	.....	1	42,040	62
63	Life Investors Ins. of Am.	15,505	129,275,000	48	315,000	.....	.....	48	315,000	63
64	London Life Ins.	1,120,136	24,404,318,891	70,544	3,638,617,514	17,717	4,306,042,099	88,261	7,944,659,613	64
65	Maccabees Mutual Life Ins.	1,183	2,620,691	.....	.....	5	41,843	5	41,843	65
66	Manufacturers Life Ins.	134,341	4,928,633,274	9,168	1,045,409,071	2,894	254,799,958	12,062	1,300,209,029	66
67	Maritime Life Assurance	24,571	4,134,782,093	3,258	486,696,007	124	618,618,055	3,382	1,105,314,062	67
68	Massachusetts Gen. Life Ins.	888	5,217,303	.....	.....	1	33,131	1	33,131	68
69	Massachusetts Mutual Life Ins.	89	13,489,133	7	620,000	.....	*−1,351,785*	7	*−731,785*	69
70	Metropolitan Life Ins.	817,737	12,409,798,489	54,362	1,230,430,646	44,626	498,097,962	98,988	1,728,528,608	70
71	Metropolitan Life Ins. of Canada	.....	.....	1,813	116,901,841	2	142,980	1,815	117,044,821	71
72	MIC Life Ins. Corp.	363	37,892,529	64,397	364,598,765	2,377	47,960,249	66,774	412,559,014	72
73	Minnesota Mutual Life Ins.	264	1,829,258	2	.....	325	295,298	327	295,298	73
74	Monarch Life Assurance	48,975	1,550,345,274	1,457	88,181,017	60	10,653,278	1,517	98,834,295	74
75	Montreal Life Ins.	15,774	360,864,255	1,056	54,220,599	59	17,466,271	1,115	71,686,870	75
76	MONY Life Ins. of Cda.	6,406	511,522,584	2,332	188,485,525	65	6,728,666	2,397	195,214,191	76
77	Mutual Life and Citizens' Assurance Ltd.	1,772	748,779	.....	.....	.....	11,791	.....	11,791	77
78	Mutual Life Assurance of Cda.	359,541	16,759,637,032	23,426	2,367,632,941	2,825	43,697,461	26,251	2,411,330,402	78
79	Mutual Life Ins. of NY	3,340	23,342,253	.....	939,000	64	4,881,855	64	5,820,855	79
80	Mutual of Omaha Ins.	15,747	1,081,632,671	2,795	130,025,528	167	7,623,120	2,962	137,648,648	80
81	National Fidelity Life Ins.	404	8,734,148	157	8,734,148	3	50,000	160	8,784,148	81
82	National Life Assurance of Cda.	24,311	5,037,954,903	6,598	923,039,681	186	447,976,284	6,784	1,371,015,965	82
83	New England Mutual Life Ins.	3	16,016,646	.....	.....	.....	4,342,750	.....	4,342,750	83
84	New York Life Ins.	27,889	2,685,075,676	4,057	431,613,656	24	7,606,347	4,081	439,220,003	84
85	New York Life Ins. of Canada	.....	.....	82	8,556,028	.....	.....	82	8,556,028	85
86	North American Life Assurance	95,156	11,613,948,940	17,022	2,305,082,673	48,481	1,578,501,550	65,503	3,883,584,223	86
87	North American Life & Casualty	2,508	116,518,637	.....	145,482,000	53	312,996	53	145,794,996	87
88	Northern Life Assurance of Cda.	39,930	1,621,937,382	7,026	906,689,546	9	112,875,665	7,035	1,019,565,211	88
89	North West Life Assurance of Cda.	1,540	137,782,000	88	12,094	14	1,973	102	14,067	89
90	Norwich Union Life Ins. Society	14,482	620,085,032	2,099	171,532,796	6,927	217,550,580	9,026	389,083,376	90

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984 (cont'd.)

	Name of Company	Direct in Force at End of 1982		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
91	Old Republic Life Ins.	12,071	25,714,650	121	2,973,729	.....	.....	121	2,973,729	91
92	Pan American Family Ins. Corp.	5,136	653,871	1,978	259,687	.....	.....	1,978	259,687	92
93	Paul Revere Life Ins.	5,784	244,268,163	657	81,619,489	131	9,145,079	788	90,764,568	93
94	Penn Mutual Life Ins.	27	294,860	.....	.....	.....	13,287	.....	13,287	94
95	Pennsylvania Life Ins.	1,646	42,153,773	22	2,490,750	1	2,257,703	23	4,748,453	95
96	Phoenix Assurance Ltd.	9	62,092	.....	.....	.....	6,090	.....	6,090	96
97	Phoenix Mutual Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	97
98	Pierce National Life Ins.	489	1,400,794	766	2,196,204	.....	.....	766	2,196,204	98
99	Pioneer Life Assurance	97	2,404,252	125	4,616,103	.....	41,200	125	4,657,303	99
100	Les Prevoyants du Cda. (Pension Fund)	.....	.....	.....	.....	.....	.....	.....	.....	100
101	Provident Alliance Life Ins.	18	79,128,328	11	1,397,184	.....	93,897,858	11	95,295,042	101
102	Provident Life & Accident Ins.	89	145,501,136	6	14,020,935	.....	5,823,747	6	19,844,682	102
103	Prudential Assurance Ltd. (of England)	89,685	3,570,280	9,327	599,870	1,662	215,262	10,989	815,132	103
104	Prudential Ins. of Am.	534,474	10,693,138,456	30,354	946,528,109	2,466	1,010,354,599	32,820	1,956,882,708	104
105	Reliable Life Ins.	2,291	173,664,746	381	242,841,699	1	10,000	382	242,851,699	105
106	Royal Life Ins. of Cda.	969	39,274,938	732	43,958,086	17	1,065,732	749	45,023,818	106
107	Royal Life Ins. Ltd.	10,297	319,744,070	254	11,295,656	631	16,473,301	885	27,768,957	107
108	Safeco Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	108
109	Safeguard Life Assurance	5,326	46,798,754	239	6,744,100	48	866,771	287	7,610,871	109
110	Seaboard Life Ins.	110								
111	Sovereign Life Ins.	27,253	985,078,092	3,147	348,916,450	513	64,719,352	3,660	413,635,802	111
112	Standard Life Assurance	38,654	1,400,493,191	4,664	346,048,145	570	23,674,599	5,234	369,722,744	112
113	State Farm Life Ins.	39,958	1,035,493,948	6,164	259,244,619	34	11,550,326	6,198	270,794,945	113
114	State Mutual Life Assurance of Am.	10	24,888,928	1	8,800	.....	1,239,906	1	1,248,706	114
115	Sun Alliance & London Assurance Ltd.	6,792	408,903,621	1,366	130,738,100	.....	1,673,062	1,366	132,411,162	115
116	Sun Life Assurance of Cda.	234,439	20,716,765,938	16,432	1,941,309,645	1,004	1,192,784,064	17,436	3,134,093,709	116
117	Teachers Ins. & Annuity Assoc. of Am.	255	8,609,712	4	310,000	.....	.....	4	310,000	117
118	Toronto Mutual Life Ins.	28,111	848,284,892	2,794	305,262,847	472	4,484,402	3,266	309,747,249	118
119	Transamerica Life Ins. Co. of Cda.	19,598	1,875,560,104	7,710	808,970,493	2,840	277,806,073	10,550	1,086,776,566	119
120	Transamerica Occidental Life Ins.	35,250	1,645,177,552	532	86,672,998	350	43,347,566	882	130,020,564	120
121	Travelers Ins.	6,410	410,186,040	3	24,023,037	5	100,000	8	24,123,037	121
122	Travelers Life Ins. of Cda.	7,035	1,436,113,237	1,902	272,300,309	153	7,871,892	2,055	280,172,201	122
123	Union Mutual Life Ins.	134	631,047	.....	.....	1	2,276	1	2,276	123
124	Union Mutual Stock Life Ins. of Am.	.....	290,500	2	354,655	.....	.....	2	354,655	124
125	United American Ins.	1,263	2,309,500	1,178	2,064,700	35	495,000	1,213	2,559,700	125
126	United of Omaha Life Ins.	1,548	8,491,988	.....	.....	.....	9,000	.....	9,000	126
127	Washington National Ins.	.....	.....	.....	.....	.....	.....	.....	.....	127
128	Wawanesa Mutual Life Ins.	3,841	144,289,499	504	32,192,843	26	1,429,384	530	33,622,227	128
129	Westbury Life Insurance	2,286	132,699,546	926	83,297,245	22	2,773,500	948	86,070,715	129
130	Western Life Assurance	4,247	127,882,972	355	36,180,964	.....	.....	355	36,180,964	130
131	Zurich Life Ins. of Cda.	26,965	1,298,683,952	5,324	717,367,929	793	112,773,240	6,117	830,141,169	131
	Totals — 1984	5,212,990	225,064,055,495	702,174	36,293,332,695	152,452	19,557,863,665	854,686		
	Totals — 1983	5,359,912	206,050,929,627	594,812	37,381,303,988	58,457	11,744,000,875	653,269	49,125,304,863	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life Ins. of Cda.	1,111	171,039,267	8,962	1,163,194,943	15,957	2,421,808,634	15,957	588,888,228	1
2	Acadia Life Ins.	799	35,096,867	7,600	298,595,557	20,256	765,541,729	20,256	349,789,854	2
3	Aeterna-Life Ins.	57	2,508,155	417	6,504,259	67,953	1,088,550,632	67,953	880,270,962	3
4	Aetna Life Ins.	137	223,387,108	1,522	1,622,424,989	3,006	592,681,527	3,006	2,585,822,527	4
5	Alexander Hamilton Life Ins. of Am.	25,294	43,587,985	32,424	93,658,032	110,173	319,490,384	110,173	319,490,384	5
6	Alliance Mutual Life Ins.	231	17,786,999	2,807	216,360,778	148,154	6,480,822,378	148,222	6,450,422,360	6
7	Allstate Life Ins.	44	396,670	686	55,161,000	1,172	67,919,000	15,392	480,327,000	7
8	Allstate Life Ins. of Cda.	3,424	187,741	25,783	1,684,243	59,102	3,238,408	60,143	2,674,291	8
9	American Bankers Life Assurance of Fla.	.....	2,673,029	1	24,119,672	13	88,496,311	13	8,975,359	9
10	American Health & Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	10
11	American Life Ins.	633	109,695,630	9,175	1,273,237,662	25,181	3,467,597,807	24,923	1,179,056,213	11
12	American United Life Ins.	1	134	4	3,551	13	12,265	201	43,274,580	12
13	Assurance-vie Desjardins	82	2,536,129	794	385,761,468	397,092	19,805,752,592	402,191	19,280,026,319	13
14	Assumption Mutual Life Ins.	200	5,905,162	514	10,704,953	50,644	1,845,160,506	50,644	1,363,886,684	14
15	Atlantic Mutual Life Assurance	81	3,427	263	8,942	3,707	790,276	3,707	486,584	15
16	Bankers Life	1	2,998,577	9	29,584,546	19	712,222,354	19	71,222,354	16
17	Canada Life Assurance	11,313	666,241,143	122,553	17,733,318,375	272,413	39,249,473,708	272,520	38,793,940,771	17
18	Canadian Gen. Life Ins.	39,456	573,526,261	67,762	3,665,154,955	168,272	8,035,517,722	168,272	2,917,935,492	18
19	Capitol Life Ins.	11	850,944	.....	.....	.....	.....	.....	.....	19
20	Charter National Life Ins.	6	537,000	30	2,107,275	133	8,691,363	133	8,691,363	20
21	Chrysler Life Ins. of Cda.	3,241	16,315,156	5,320	22,385,504	10,255	46,573,412	10,225	46,573,412	21
22	Citadel Life Assurance	2,250	285,323,468	18,522	1,510,314,481	45,326	4,170,205,533	45,326	3,274,751,547	22
23	Colonia Life Ins.	926	47,777,459	5,665	252,334,983	10,869	692,647,145	10,869	546,191,328	23
24	Combined Ins. of Am.	6,083	34,903,990	33,092	185,715,787	93,070	472,544,969	93,070	472,544,969	24
25	Commercial Union Life Assurance of Cda.	10,429	443,262,569	99,444	1,609,065,581	186,540	5,220,362,183	186,540	4,143,871,672	25
26	Confederation Life Ins.	7,524	870,756,225	88,166	216,725,417	226,365	42,706,376,240	226,974	43,535,894,472	26
27	Connecticut Gen. Life Ins.	10	3,044,270	109	145,335,762	177	166,524,958	618	153,240,674	27
28	Constellation Assurance	18	16,589,825	117	251,874,785	294	419,520,436	294	255,635,290	28
29	Continental Assurance	.....	90,000	8	39,788,247	8	39,788,247	8	39,788,247	29
30	Les Cooperants, Societe Mutuelle d'Assurance-vie	189	230,876	4,289	63,901,353	197,198	5,977,579,049	197,198	5,841,416,049	30
31	Co-operators Life Ins.	143,667	639,255,330	130,575	2,501,762,229	227,368	8,183,108,535	227,368	8,045,536,179	31
32	Crown Life Ins.	11,999	832,761,485	104,015	6,660,803,454	255,791	15,920,551,350	264,370	16,431,715,174	32
33	Cumis Life Ins.	659	210,045,302	10,000	2,529,680,918	25,370	4,795,696,388	40,424	4,104,663,624	33
34	Cuna Mutual Ins. Soc.	579	5,376,670	9,750	38,792,467	15,354	67,531,159	31,168	709,573,870	34
35	Dominion Life Assurance	6,401	1,343,969,155	48,177	3,623,203,478	94,624	5,926,738,071	94,966	5,751,652,526	35
36	Dominion of Cda. Gen. Ins.	722	36,400,884	9,191	626,521,941	14,236	1,189,228,281	15,630	1,179,753,109	36
37	Eaton Bay Life Assurance	3,219	110,335,992	65,858	2,628,027,806	134,434	4,939,900,102	134,434	4,939,900,102	37
38	Empire Life Ins.	7,463	341,135,800	57,335	2,368,319,619	93,697	3,640,357,732	96,521	3,301,049,984	38
39	Equitable Life Assurance of U.S.	39	19,643,501	254	430,208,529	581	953,240,077	581	953,198,356	39
40	Equitable Life Ins. of Cda.	2,732	132,752,290	30,744	1,658,014,003	46,891	3,909,685,864	46,894	3,438,211,989	40
41	Excelsior Life Ins.	5,944	576,703,948	51,320	7,065,969,729	134,444	15,086,174,836	134,448	14,448,145,972	41
42	Federated Life Ins.	233	11,755,971	1,722	97,357,248	5,150	325,798,404	5,150	302,179,301	42
43	Fidelity Life Assurance	725	59,420,456	6,651	518,257,068	39,359	3,667,878,741	39,485	2,110,211,365	43
44	Financial Life Assurance of Cda.	466	64,858,439	2,209	375,400,058	9,710	1,526,133,970	9,710	174,070,970	44
45	Ford Life Ins.	.....	27,922,674	.....	33,447,883	.....	218,832,213	.....	218,832,213	45

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984 (cont'd.)

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
46	Franklin Life Ins.	184	17,659,871	503	24,084,488	1,073	144,354,104	1,073	72,255,107	46
47	General American Life Ins.	.....	.....	13	16,528,435	15	21,874,230	.....	21,874,230	47
48	Gerling Global Life Ins.	1,222	78,705,370	11,140	769,196,157	17,971	1,568,920,294	17,971	862,686,495	48
49	Glacier National Life Assurance	18	255,180	2,037	16,796,258	6,948	66,567,123	6,948	30,666,099	49
50	Globe Life Ins.	133	4,728,184	1,027	31,853,474	2,335	61,199,712	2,335	41,365,548	50
51	Great-West Life Assurance	8,846	3,924,019,366	93,420	13,735,296,871	304,973	53,018,769,027	306,271	52,786,042,048	51
52	Halifax Life Ins.	5,168	194,354,428	29,240	1,106,415,533	53,139	2,090,488,080	53,139	1,366,069,876	52
53	Hartford Life Ins.	.....	72,690	.....	14,738,800	3	16,413,800	3	16,413,800	53
54	Imperial Life Assurance of Cda.	5,388	549,377,296	62,067	3,946,639,060	160,120	9,568,311,042	160,522	10,453,529,831	54
55	INA Life Ins. of Cda.	1	9,269,000	19	191,877,000	52	306,606,000	53	436,695,000	55
56	Industrial Life Ins.	5,983	225,267,370	28,370	1,003,936,321	509,279	14,687,304,305	507,610	14,533,115,363	56
57	John Alden Life Ins.	.....	147,000	.....	.....	2	43,250	2	43,250	57
58	John Hancock Mutual Life Ins.	29	23,819,232	322	524,161,486	571	604,136,517	4,644	876,359,268	58
59	Laurentian Mutual Ins.	822	14,884,387	5,698	157,239,840	200,776	7,479,836,448	200,776	6,557,090,972	59
60	Laurier Life Ins.	639	77,671,703	9,262	795,662,866	17,047	1,535,872,640	17,010	266,597,945	60
61	Life Ins. of North Am.	.....	24,927	8	1,682,254	12	2,319,824	191	17,483,347	61
62	Life Investors Ins. of Am.	3,448	20,615,000	12,105	108,975,000	3,961	26,378,000	59,277	161,719,000	62
63	London Life Ins.	80,154	4,181,632,863	1,128,243	28,167,345,641	1,872,712	48,957,398,530	1,872,848	48,593,509,009	63
64	Maccabees Mutual Life Ins.	59	248,027	1,129	2,414,507	6,778	16,655,716	6,776	16,622,872	64
65	Manufacturers Life Ins.	10,782	873,421,361	135,621	5,356,354,756	302,192	12,105,230,113	304,264	12,814,297,898	65
66	Maritime Life Assurance	3,137	302,685,096	24,816	4,937,411,059	84,272	15,940,724,174	84,272	10,130,130,219	66
67	Massachusetts Gen. Life Ins.	56	374,343	833	4,876,091	1,699	11,133,401	1,691	10,964,004	67
68	Massachusetts Mutual Life Ins.	12	2,479,232	84	10,278,116	138	32,692,304	138	32,692,304	68
69	Metropolitan Life Ins.	62,567	1,162,212,657	854,158	12,976,114,440	2,469,741	29,021,219,371	2,469,741	28,868,204,700	69
70	Metropolitan Life Ins. of Canada	26	1,654,075	908	55,420,341	3,221	208,231,139	3,194	206,635,089	70
71	MIC Life Insurance Corporation	103	1,609,139	67,034	448,842,404	185,931	1,201,679,501	185,931	1,201,679,501	71
72	Minnesota Mutual Life Ins.	1	4,999	590	2,119,557	1,228	5,192,737	1,228	5,192,737	72
73	Monarch Life Assurance	1,676	69,839,413	48,816	1,579,340,156	133,691	3,964,748,256	133,701	3,537,597,052	73
74	Montreal Life Ins.	1,915	75,149,330	14,974	357,401,795	56,685	2,092,494,912	49,850	1,738,882,063	74
75	MONY Life Ins. of Cda.	1,299	94,117,226	7,504	612,619,549	23,813	2,032,266,636	23,813	1,020,801,154	75
76	Mutual Life and Citizens' Assurance Ltd.	71	46,943	1,701	713,627	12,436	3,186,256	12,436	3,186,256	76
77	Mutual Life Assurance of Cda.	25,305	1,082,523,318	360,487	18,088,444,116	825,878	42,459,157,626	825,994	42,137,966,443	77
78	Mutual Life Ins. of NY	262	1,930,158	3,142	27,232,950	8,817	74,497,735	8,817	74,497,735	78
79	Mutual of Omaha Ins.	2,831	206,692,493	15,878	1,012,588,826	48,299	2,946,719,516	46,891	2,835,625,599	79
80	National Fidelity Life Ins.	66	6,526,657	498	36,094,991	527	39,030,207	500	31,056,737	80
81	National Life Assurance of Cda.	2,772	250,237,874	28,323	6,158,732,994	92,388	14,269,469,469	92,806	11,893,744,494	81
82	New England Mutual Life Ins.	2	2,121,146	1	18,238,250	2	18,704,750	2	18,704,750	82
83	New York Life Ins.	2,462	479,430,904	29,508	2,644,864,775	153,699	7,917,880,496	153,699	7,825,990,824	83
84	New York Life Ins. of Canada	.....	28	82	8,556,000	411	49,361,633	411	47,251,973	84
85	North American Life Assurance	15,929	978,814,593	144,730	14,518,718,570	342,731	22,030,958,748	343,579	21,637,958,698	85
86	North American Life & Casualty	253	149,314,978	2,308	112,998,655	6,676	305,409,648	6,676	365,990,270	86
87	Northern Life Assurance of Cda.	5,686	346,970,680	41,279	2,294,531,913	65,604	3,948,530,851	65,720	3,386,480,027	87
88	North West Life Assurance of Cda.	208	25,866	1,434	125,983	19,090	1,392,526	19,717	975,232	88
89	Norwich Union Life Ins. Society	9,082	378,844,207	14,426	630,324,201	31,327	1,092,548,019	31,345	995,841,679	89

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1984 (cont'd.)

	Name of Company	Total Deductions		Direct in Force at End of 1983		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
91	Pan American Family Ins. Corp.	.....	.....	.....	.....	.....	.....	.....	.....	91
92	Paul Revere Life Ins.	738	49,666,237	5,834	285,366,494	14,381	712,480,913	14,381	685,977,643	92
93	Penn Mutual Life Ins.	1	2,055	26	306,092	26	306,092	26	306,092	93
94	Pennsylvania Life Ins.	123	1,508,399	1,546	45,393,827	17,190	377,138,426	17,097	374,377,486	94
95	Phoenix Assurance Public Limited Company	2	10,021	7	58,161	24	144,686	1,135	32,682,900	95
96	Pierce National Life Ins.	196	363,085	1,059	3,233,913	16,206	34,652,034	16,206	34,652,034	96
97	Pioneer Life Assurance	31	638,251	191	6,423,304	50,355	1,674,922,231	50,355	1,520,055,231	97
98	Provident Alliance Life Ins.	.....	77,610,205	29	96,813,165	71	326,232,852	71	67,722,682	98
99	Provident Life & Accident Ins.	7	4,219,766	88	161,126,052	112	247,881,998	112	247,881,998	99
100	Prudential Assurance Ltd. (of England)	12,898	579,890	87,776	3,805,522	218,184	9,955,204	218,194	9,641,776	100
101	Prudential Ins. of Am.	37,896	949,038,076	529,398	11,700,983,088	1,219,955	27,683,929,874	1,219,953	27,652,885,954	101
102	Reliable Life Ins.	220	157,423,124	2,453	259,093,321	8,027	1,159,608,159	5,915	799,908,262	102
103	Royal Life Ins. of Cda.	222	10,068,316	1,496	74,230,440	5,068	271,601,103	5,068	271,601,103	103
104	Royal Life Ins. Ltd.	1,744	50,421,660	9,438	297,091,367	45,507	1,046,351,119	45,507	1,055,909,710	104
105	Safeco Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	105
106	Safeguard Life Assurance	522	5,163,406	5,091	49,246,219	105,431	5,657,818,045	105,431	4,449,991,238	106
107	Seaboard Life Ins.	.....	.....	.....	.....	.....	.....	.....	.....	107
108	Sovereign Life Ins.	3,684	229,966,621	27,229	1,168,747,273	89,802	4,056,070,369	89,802	1,170,426,368	108
109	Standard Life Assurance	4,191	296,151,845	39,697	1,474,064,090	105,049	4,668,325,907	105,063	4,618,671,667	109
110	State Farm Life Ins.	3,100	101,152,878	43,056	1,205,136,015	49,293	1,364,800,838	49,293	1,364,692,441	110
111	State Mutual Life Assurance of Am.	2	74,876	9	26,062,758	10	27,418,758	10	27,418,758	111
112	Sun Alliance & London Assurance Ltd.	1,030	70,694,826	7,128	470,619,957	19,124	1,156,831,654	19,125	1,034,672,551	112
113	Sun Life Assurance of Cda.	15,674	527,564,325	236,201	23,323,296,322	679,447	56,601,200,643	681,330	57,004,995,494	113
114	Teachers Ins. & Annuity Assoc. of Am.	21	722,066	238	8,197,646	1,128	39,586,115	1,128	39,586,115	114
115	Toronto Mutual Life Ins.	2,871	120,135,033	28,506	1,037,897,108	36,788	1,521,789,908	36,788	635,606,681	115
116	Transamerica Life Ins. Co. of Canada	2,384	277,475,702	27,764	2,684,860,968	82,942	9,019,296,281	82,942	2,027,593,189	116
117	Transamerica Occidental Life Ins.	6,661	524,449,641	29,471	1,250,748,475	76,741	3,881,405,303	76,741	3,881,405,303	117
118	Travelers Ins.	476	183,281,239	5,942	251,027,838	15,896	487,929,885	35,174	1,153,188,147	118
119	Travelers Life Ins. of Cda.	1,333	460,315,472	7,757	1,255,969,966	21,890	3,806,753,095	21,883	2,931,818,158	119
120	Union Mutual Life Ins.	7	26,200	128	607,123	733	62,282,650	733	62,282,650	120
121	Union Mutual Stock Life Ins. Co. of America	.....	.....	2	645,155	3	700,755	3	700,755	121
122	United American Ins.	469	985,800	2,007	3,883,400	9,732	17,685,877	9,732	17,685,877	122
123	United of Omaha Life Ins.	148	773,431	1,400	7,727,557	2,982	15,648,614	3,018	17,954,596	123
124	Washington National Ins.	.....	.....	.....	.....	.....	.....	.....	.....	124
125	Wawanesa Mutual Life Ins.	475	19,634,956	3,896	158,276,770	24,261	1,336,942,216	24,261	1,059,664,607	125
126	Westbury Life Insurance	569	41,572,056	2,665	177,198,205	6,855	453,409,000	6,855	237,842,000	126
127	Western Life Assurance	361	22,062,103	4,241	142,001,833	8,502	322,580,965	8,523	124,413,375	127
128	Zurich Life Ins. of Cda.	3,659	276,160,278	29,423	1,852,664,843	104,863	8,230,646,716	105,091	5,742,589,031	128
	Totals — 1984	666,265	28,258,332,860	5,393,207	234,035,021,834	14,285,520	652,816,524,737	14,418,350	608,308,242,089	
	Totals — 1983	847,211	29,344,115,241	5,031,870	225,832,126,057	13,264,866	586,402,297,431	13,369,285	549,284,496,951	

TABLE IV. FRATERNAL SOCIETIES — PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1984

	Name of Society	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total	
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral Funds	Other Funds	Total	Premiums	Disbursements
		$	$	$	$	$	$	$	$	$	$	$
1	Actra Fraternal Benefit Soc.	166,381	546,105	.....	.....	712,486	23,000	365,067	.....	388,067	982,116	483,583
2	Associated Canadian Travellers	981	39,539	78,222	.....	118,741	1,067	60,553	.....	61,620	331,952	161,496
3	Canadian Foresters Life Ins. Soc.	1,274,463	.....	.....	5,350,950	6,625,413	3,722,469	3,037	.....	3,725,506	11,014,780	6,629,740
4	Canadian Slovak Benefit Soc.	.....	.....	.....	.....	.....	60,934	.....	.....	60,934	.....	79,734
5	Canadian Slovak League	83,206	.....	8,804	.....	92,010	60,737	.....	.....	60,737	131,981	98,620
6	Canadian Woodmen of the World	407,249	.....	.....	.....	407,249	485,065	.....	.....	485,065	427,312	520,600
7	Civil Service Mutual Benefit Soc.	200,735	.....	.....	.....	200,735	297,780	.....	.....	297,780	200,735	297,780
8	Commercial Travellers' Assoc. of Cda.	.....	.....	.....	470,253	470,253	.....	.....	.....	.....	13,156	.....
9	Croatian Catholic Union of USA	24,851	.....	337	.....	25,188	37,236	462	.....	37,698	28,317	44,677
10	Croatian Fraternal Union of Am.	185,735	15,431	.....	4,272	205,438	211,903	24,118	.....	236,021	255,367	307,818
11	Electrical Worker's Benefit Assoc.	159,755	.....	44,346	.....	204,101	366,000	.....	.....	366,000	429,499	456,000
12	First Catholic Slovak Ladies of USA	11,310	.....	.....	.....	11,310	10,725	.....	.....	10,725	13,678	14,148
13	First Catholic Slovak Union of USA & Cda.	50,992	.....	.....	.....	50,992	43,207	.....	.....	43,207	85,995	73,257
14	Grand Orange Lodge of British Am.	899,509	.....	.....	.....	899,509	472,545	.....	.....	472,545	1,122,434	626,399
15	Guaranteed Funeral Deposits of Ont.	6,888,497	.....	.....	.....	6,888,497	2,020,507	.....	.....	2,020,507	6,888,497	2,020,507
16	Hungarian Reformed Federation of Am.	31,454	.....	.....	.....	31,454	34,470	.....	.....	34,470	31,549	34,470
17	Independent Order of Foresters	14,359,268	458,561	.....	1,034,241	15,852,070	6,376,552	325,225	.....	6,701,777	37,622,604	14,781,537
18	Knights of Columbus	4,725,991	.....	.....	.....	4,725,991	1,668,126	.....	.....	1,668,126	17,674,899	6,948,087
19	Lutheran Life Ins. Soc. of Cda.	2,786,346	119,185	.....	2,656,072	5,561,603	2,023,669	53,691	.....	2,077,360	11,769,958	4,495,566
20	Metro. Tor. Police Widows' & Orphans'	504,897	.....	.....	.....	504,897	430,384	.....	.....	430,384	504,897	430,384
21	National Fraternal Soc. of Deaf	19,157	1,767	.....	.....	20,924	7,159	625	.....	7,784	47,933	9,646
22	North Am. Benefit Assoc.	519,717	.....	.....	20,199	539,916	357,957	.....	.....	357,957	555,669	395,826
23	Ont. Sec. School Teachers' Frat. Soc.	2,092,716	.....	280,255	.....	2,372,971	1,106,608	.....	.....	1,106,608	2,372,971	1,106,608
24	Ont. Sec. School Teachers' Sick Ben. Soc.	.....	316,532	.....	.....	316,532	.....	402,624	.....	402,624	316,532	402,624
25	Order of Italo-Canadians	13,594	736	15,801	.....	30,131	14,731	2,384	.....	17,115	35,681	29,180
26	Royal Arcanum	52,059	.....	.....	3,029	55,088	16,350	.....	.....	16,350	146,743	83,805
27	Serb National Federation	55,158	1,568	.....	.....	56,726	38,045	1,953	.....	39,998	60,867	43,141
28	Sons of Norway	.....	.....	.....	.....	.....	.....	.....	.....	.....	356,258	108,322
29	Sons of Scotland Benevolent Assoc.	267,560	.....	12	.....	267,572	320,669	.....	.....	320,669	511,012	532,626
30	Ukrainian Fraternal Assoc. (of Am.)	111,914	.....	.....	.....	111,914	65,942	.....	.....	65,942	157,692	101,311
31	Ukrainian Fraternal Soc. of Cda.	33,199	549	12,577	.....	44,325	112,171	376	.....	112,547	124,378	232,058
32	Ukrainian Mut. Ben. Assoc., St. Nicholas	13,921	.....	3,696	.....	17,617	64,624	1,538	.....	66,162	105,797	161,937
33	Ukrainian National Aid Assoc. of Am.	131	.....	.....	18	149	113	.....	.....	113	149	113
34	Ukrainian National Assoc.	255,724	11,734	.....	5,522	272,980	221,314	.....	.....	221,314	407,502	314,070
35	United Commercial Travelers of Am.	.....	36,302	15,680	781	52,763	.....	27,661	.....	27,661	290,723	112,027
36	United Transportation Union Ins. Assoc.	31,529	17,904	.....	.....	48,623	165,102	2,541	54,347	221,990	141,236	538,361
37	Workers Benevolent Assoc. of Cda.	67,669	4,415	18,465	54,347	144,896	2,275	233	.....	2,508	31,662	5,701
38	Workmen's Circle	678	222	.....	5,827	6,727	51,814	17,215	.....	69,029	206,996	183,637
	Totals — 1984	36,296,346	1,569,740	478,195	9,605,511	47,949,792	20,891,250	1,289,303	54,347	22,234,900	95,399,527	42,865,396
	Totals — 1983	32,869,805	1,442,978	293,983	9,271,184	43,877,950	17,185,390	1,088,397	1,571,326	19,845,113	90,379,989	36,690,096

TABLE V. FRATERNAL SOCIETIES — EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1984

	Name of Society	At End of 1982	Increases		Decreases			At End of 1983	Total Canada at End of 1983	
			New Issued	Other	Ceased by Death & Maturity	Ceased by Lapse & Sur.	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Soc.	26,570,930	970,500	1,787,529	23,000	.....	2,890,623	26,415,336	37,137,736	1
2	Associated Canadian Travellers	238,363	60,540	2,085	4,994	2,555	7,549	285,890	877,035	2
3	Canadian Foresters Life Ins. Soc.	76,052,947	3,364,649	722,621	490,731	8,109,379	1,544,952	69,995,155	158,869,162	3
4	Canadian Slovak Benefit Soc.	1,671,753	25,000	139,144	62,100	25,525	.....	1,748,272	2,155,962	4
5	Canadian Slovak League	2,171,444	92,500	48,808	53,000	25,000	5,429	2,229,323	3,134,056	5
6	Canadian Woodmen of the World	6,456,954	322,000	577,236	137,537	133,095	15,552	7,070,006	7,395,820	6
7	Civil Service Mutual Benefit Soc.	16,191,060	.....	7,769,677	124,943	57,635	3,517	23,774,642	23,774,642	7
8	Commercial Travellers' Assoc. of Cda.	12,862,174	1,242,190	280,270	203,020	658,130	.....	13,523,484	23,473,114	8
9	Croatian Catholic Union of USA	874,235	29,000	31,750	29,000	57,594	29,750	818,641	947,047	9
10	Croatian Fraternal Union of Am.	15,467,523	1,492,000	9,736	192,854	934,000	52,200	15,790,205	19,066,895	10
11	Electrical Worker's Benefit Assoc.	28,544,000	574,000	1,288,000	366,000	696,000	984,000	28,360,000	57,914,000	11
12	First Catholic Slovak Ladies of USA	481,152	.....	14,000	10,000	5,000	.....	480,152	637,152	12
13	First Catholic Slovak Union of USA & Cda.	2,116,567	290,085	.....	40,134	48,500	11,232	2,306,786	4,343,292	13
14	Grand Orange Lodge of British Am.	20,225,153	1,134,500	841,299	394,569	646,822	291,911	20,867,650	26,128,127	14
15	Hungarian Reformed Federation of Am.	1,272,224	58,000	.....	27,123	287,000	46,537	969,564	986,564	15
16	Independent Order of Foresters	768,499,893	236,532,345	44,481,633	1,722,243	294,622,311	41,507,266	711,662,051	2,182,838,286	16
17	Knights of Columbus	193,246,524	70,417,981	2,158,483	616,769	19,475,394	5,481,629	240,249,196	914,673,139	17
18	Lutheran Life Ins. Soc. of Cda.	154,816,868	33,310,829	2,808,111	372,681	11,076,853	5,038,696	174,447,578	410,494,295	18
19	Metro. Tor. Police Widows' & Orphans'	116,224,606	1,763,100	.....	430,384	1,862,280	889,357	114,805,685	114,805,685	19
20	National Fraternal Soc. of Deaf	902,760	8,000	.....	6,404	8,104	27,282	868,970	1,844,364	20
21	North Am. Benefit Assoc.	38,030,000	362,000	219,172	24,663	4,803,843	597,062	33,185,604	33,931,656	21
22	Ont. Sec. School Teachers' Frat. Soc.	5,554	52	11	104	260	63	5,190	5,190	22
23	Order of Italo-Canadians	444,291	13,300	105,820	12,471	21,900	3,958	525,082	661,924	23
24	Royal Arcanum	3,248,198	122,024	234,482	10,160	478,910	2,707	3,112,927	7,647,322	24
25	Serb National Federation	1,228,458	12,000	62,409	19,100	33,007	4,000	1,246,760	1,335,341	25
26	Sons of Norway	.....	.....	.....	.....	.....	.....	.....	25,216,780	26
27	Sons of Scotland Benevolent Assoc.	9,004,000	216,000	175,000	248,000	368,000	141,000	8,638,000	16,375,000	27
28	Ukrainian Fraternal Assoc. (of Am.)	2,686,838	382,842	12,440	53,000	146,500	16,000	2,866,620	3,918,780	28
29	Ukrainian Fraternal Soc. of Cda.	2,091,545	26,000	80,925	79,895	12,850	48,300	2,057,425	5,555,250	29
30	Ukrainian Mut. Ben. Assoc., St. Nicholas	997,624	4,000	33,928	58,848	15,754	.....	960,950	5,014,950	30
31	Ukrainian National Aid Assoc. of Am.	4,365	680	4	197	228	.....	4,624	4,624	31
32	Ukrainian National Assoc.	7,707,982	707,500	164,079	167,118	451,645	.....	7,960,798	11,620,181	32
33	United Transportation Union Ins. Assoc.	1,998,685	65,000	100,480	40,700	148,100	157,500	1,817,865	4,219,191	33
34	Workers Benevolent Assoc. of Cda.	2,809,342	148,900	72,456	110,400	22,750	62,051	2,835,497	7,333,818	34
35	Workmen's Circle	61,608	354	.....	900	216	452	60,394	137,082	35
	Totals — 1984	1,515,205,620	353,747,871	64,221,588	6,133,042	345,235,140	59,860,575	1,521,946,322	4,114,473,462	
	Totals — 1983	1,670,506,888	256,094,636	93,343,513	8,141,157	135,876,089	66,583,357	1,809,344,434	4,030,090,715	

TABLE VI. FRATERNAL SOCIETIES — EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO, 1984

	Name of Society	Number at End of 1982	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1983	
1	Actra Fraternal Benefit Soc.	2,194	4	802	8	...	...	596	2,396	1
2	Associated Canadian Travellers	2,256	100	54	21	177	...	...	2,212	2
3	Canadian Foresters Life Ins. Soc.	202	...	1	3	...	...	17	183	3
4	Croatian Catholic Union of USA	43	...	...	...	...	2	2	39	4
5	Croatian Fraternal Union of Am.	988	1	...	31	40	5	3	910	5
6	Independent Order of Foresters	5,182	1,805	...	...	2,345	...	...	4,642	6
7	Lutheran Life Ins. Soc. of Cda.	551	53	...	3	31	...	...	570	7
8	National Fraternal Soc. of Deaf	79	...	...	1	...	9	...	69	8
9	Ont. Sec. School Teachers' Sick Ben. Soc.	5,554	52	11	11	260	93	63	5,190	9
10	Order of Italo-Canadians	62	...	...	...	2	1	...	59	10
11	Serb National Federation	102	...	...	1	...	3	7	91	11
12	Ukrainian Fraternal Assoc. (of Am.)	312	29	1	...	11	...	...	331	12
13	Ukrainian Mut. Ben. Assoc., St. Nicholas	68	...	...	4	...	...	...	64	13
14	Ukrainian National Assoc.	778	49	3	...	34	...	17	779	14
15	United Commercial Travelers of Am.	2,037	31	9	42	140	...	2	1,893	15
16	United Transportation Union Ins. Assoc.	448	...	19	5	18	...	21	423	16
17	Workers Benevolent Assoc. of Cda.	525	...	...	27	14	...	2	482	17
18	Workmen's Circle	38	...	...	6	...	...	...	32	18
	Totals	21,419	2,124	900	163	3,072	113	730	20,365	

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
1	Abstainers' Ins.	2,487	1,054	42.3	2,947	1,302	44.1	1
2	Advocate Gen. Ins. of Cda.	3,872	1,807	46.6	8,524	4,853	56.9	2
3	Aetna Casualty & Surety	1,729	6,490	.....	4,369	6,957	159.2	3
4	Aetna Casualty of Cda.	11,398	6,211	54.4	26,886	14,281	53.1	4
5	Aetna Ins.	.....	*−52*	.....	.....	336	.....	5
6	Affiliated F M Ins.	3,077	588	19.1	8,902	3,974	44.6	6
7	Albion Ins. of Cda.	925	429	46.3	5,868	2,904	49.4	7
8	Allendale Mutual Ins.	7,012	*−103*	.....	15,553	6,915	44.4	8
9	Allianz Ins.	2,024	1,279	63.1	2,327	1,483	63.7	9
10	Allstate Ins.	.....	.....	.....	.....	.....	.....	10
11	Allstate Ins. of Cda.	31,273	24,846	79.4	78,520	56,055	71.3	11
12	American Bankers Ins. of Fla.	1,957	74	3.7	4,391	959	21.8	12
13	American Home Assurance	19,900	23,133	116.2	62,433	71,514	114.5	13
14	American Road Ins.	25	5	20.0	102	21	.9	14
15	Anglo Canada Gen. Ins.	4,025	2,171	53.9	4,155	2,335	56.1	15
16	Arkwright-Boston Manuf. Mutual	5,074	1,624	32.0	12,034	5,090	42.2	16
17	Assitalia - Le Assicurazioni d'Italia S.p.A.	501	537	107.1	10,163	7,199	70.8	17
18	Balboa Ins.	4	.....	.....	709	403	56.8	18
19	Baloise Ins. Ltd.	.....	*−1*	.....	13	*−9*	.....	19
20	Boiler Inspection & Ins. of Cda.	50	13	26.0	126	136	107.9	20
21	Buffalo Ins.	.....	*−82*	.....	*−22*	*−110*	.....	21
22	CAA Ins. (Ont.)	287	67	23.3	287	67	23.3	22
23	Canada Accident & Fire Assurance	1,128	998	88.4	6,492	3,510	54.0	23
24	Canada Security Assurance	.....	.....	.....	.....	*−1*	.....	24
25	Canadian Commerce Ins.	305	117	38.3	453	155	34.2	25
26	Canadian Gen. Ins.	7,065	3,855	54.5	16,866	8,057	47.7	26
27	Canadian Great Lakes Cas. & Sur. Ltd.	*−35*	*−205*	.....	*−42*	*−221*	.....	27
28	Canadian Home Assurance	2,026	2,023	99.8	36,983	20,755	56.1	28
29	Canadian Indemnity	10,270	5,635	54.8	37,845	22,144	58.5	29
30	Canadian Millers' Mutual Fire Ins.	937	600	64.0	937	600	64.0	30
31	Canadian Provincial Ins.	1,188	511	43.0	10,842	7,312	67.4	31
32	Canadian Surety	11,717	7,926	67.6	24,984	17,734	70.9	32
33	Canadian Universal Ins. Ltd.	3,374	2,117	62.7	11,176	6,245	55.8	33
34	Casualty of Cda.	5,357	3,243	60.5	8,910	5,070	56.9	34
35	Centennial Ins.	7	.....	.....	7	.....	.....	35
36	Central Mutual	.....	.....	.....	.....	3	.....	36
37	Century Ins. of Cda.	3	156	5,200.0	7,016	5,030	71.6	37

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
38	Chateau Ins.	4,085	2,737	67.0	7,832	4,834	61.7	38
39	Chrysler Ins.	291	291	100.0	522	522	100.0	39
40	Chubb Ins. of Cda.	23,082	10,792	46.7	55,522	25,078	45.1	40
41	Citadel Gen. Assurance	2,128	1,303	61.2	4,487	2,548	56.7	41
42	Commerce & Industry Ins. of Cda.	7,848	15,733	200.4	24,291	29,732	122.3	42
43	Commerce Group Ins.	19	16	84.2	40,104	16,937	42.2	43
44	Commercial Union Assurance of Cda.	37,502	22,697	60.5	90,962	50,625	55.6	44
45	Commercial Union Assurance plc	.....	.....	.....	.....	.....	.....	45
46	Commonwealth Ins.	9,909	8,696	87.7	70,153	58,521	84.3	46
47	Constitution Ins. of Cda.	5,791	2,661	45.9	12,709	7,535	59.2	47
48	Continental Ins.	23,286	14,349	61.6	48,822	29,837	61.1	48
49	Continental Ins. of Cda.	717	326	45.4	26,647	19,380	72.7	49
50	Contingency Ins. Ltd.	2,613	1,424	54.4	8,895	6,087	68.4	50
51	Co-operators Gen. Ins.	50,645	31,404	62.0	124,138	71,616	57.6	51
52	Cornhill Ins. of Cda.	1,356	654	48.2	13,111	8,219	62.6	52
53	Coronation Ins. Ltd.	251	390	155.3	330	383	116.0	53
54	Cumis Gen. Ins.	2,822	1,732	61.3	15,531	7,712	49.6	54
55	Dominion Ins.	2,488	1,587	63.8	9,933	8,429	84.8	55
56	Dominion of Cda. Gen. Ins.	25,991	13,419	51.6	54,086	30,754	56.8	56
57	Eagle Star Ins. Ltd.	144	.....	.....	144	2	1.3	57
58	Eaton Bay Ins.	3,072	2,143	69.7	6,221	4,273	68.6	58
59	Ecclesiastical Ins. Office Public Ltd.	3,767	3,018	80.1	7,148	5,502	76.9	59
60	Economical Mutual Ins.	57,292	34,798	60.7	77,147	45,674	59.2	60
61	Elite Ins.	4,305	2,725	63.2	30,941	27,533	88.9	61
62	Emmco Ins.	*−1*	−2	.....	−2	9	.....	62
63	Employers Ins. of Wausau, A Mutual Co.	4,121	2,621	63.6	6,265	3,426	54.6	63
64	English & American Ins. Ltd.	39	1	2.5	641	147	22.9	64
65	Ennia Ins. (U.K.) Ltd.	229	361	157.6	421	459	109.0	65
66	Federal Ins.	376	28	7.4	393	34	8.6	66
67	Federated Mutual Ins.	3,501	1,746	49.8	10,451	5,310	50.8	67
68	Federation Ins. of Cda.	5,395	3,739	69.3	23,953	15,241	63.6	68
69	Fidelity Ins. of Cda.	2,713	1,528	56.3	9,861	6,000	60.8	69
70	Fireman's Fund Ins.	321	*−144*	.....	1,360	*−459*	.....	70
71	Fireman's Fund Ins. of Cda.	28,195	17,587	62.3	71,109	44,592	62.7	71
72	Foresters Indemnity	1,229	741	60.2	2,109	1,231	58.3	72
73	Gan Incendie Accidents	1,292	747	57.8	6,754	3,731	55.2	73

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
74	General Accident Assurance of Cda.	33,847	21,378	63.1	91,148	60,273	66.1	74
75	General Ins. of Am.	1,238	923	74.5	2,540	1,357	53.4	75
76	Gerling Global Gen. Ins.	9,584	6,401	66.7	26,366	22,525	85.4	76
77	Gibraltar Gen. Ins.	13,835	9,935	71.8	17,165	12,932	75.3	77
78	Gold Circle Ins.	2,034	1,494	73.4	3,620	2,374	65.5	78
79	Gore Mutual Ins.	15,761	10,406	66.0	23,739	15,876	66.8	79
80	Grain Ins. & Guarantee	963	442	45.8	10,107	8,536	84.4	80
81	Great American Ins.	.....	1	.....	.....	1	.....	81
82	Great Eastern Ins.	.....	.....	.....	.....	*−12*	.....	82
83	Guarantee of North American	6,010	2,890	48.0	11,510	4,557	39.5	83
84	Guardian Ins. of Cda.	17,884	10,089	56.4	68,737	39,441	57.3	84
85	Halifax Ins.	15,236	7,764	50.9	47,091	25,504	54.1	85
86	Hanover Ins.	549	209	38.0	1,085	486	44.7	86
87	Hartford Fire Ins.	16,210	8,730	53.8	21,032	12,668	60.2	87
88	Herald Ins.	12,019	8,614	71.6	19,863	16,391	82.5	88
89	Highland Ins.	.....	.....	.....	3	.....	.....	89
90	Home Ins.	12,753	15,301	119.9	23,373	31,255	133.7	90
91	INA Ins. of Cda.	17,169	7,711	44.9	41,394	20,067	48.4	91
92	Insurance of North Am.	2,692	125	4.6	6,546	7,395	112.9	92
93	Insurance of Ireland Ltd.	6,794	4,216	62.0	11,745	7,521	64.0	93
94	Jevco Ins.	.....	8	.....	.....	*−29*	.....	94
95	John Deere Ins. of Cda.	721	526	72.9	3,845	2,072	53.8	95
96	Kansa Gen. Ins.	5,779	5,023	86.9	14,948	15,836	105.9	96
97	Laurentian Shield Ins.	588	578	98.2	694	644	92.7	97
98	Liberty Mutual Fire Ins.	6,586	3,860	58.6	13,554	7,930	58.5	98
99	Liberty Mutual Ins.	260	767	295.0	424	1,141	269.1	99
100	Lloyd's	25,271	15,909	62.9	125,665	88,169	70.1	100
101	London & Midland Gen. Ins.	3,351	1,862	55.5	10,523	7,732	73.4	102
102	London Assurance	4	.....	.....	8	49	612.5	102
103	Loyalist Ins.	525	269	51.2	525	269	51.2	103
104	Lumbermens Mutual Casualty	4,382	4,759	108.6	7,315	5,171	70.6	104
105	Lumbermen's Underwriting Alliance	2,693	1,530	56.8	11,069	6,506	58.7	105
106	Maplex Gen. Ins.	2,664	1,493	56.0	2,900	1,716	59.1	106
107	Marine Indemnity Ins. of Am.	.....	.....	.....	.....	.....	.....	107
108	Maritime Ins. Ltd.	116	19	16.3	468	271	57.9	108
109	Markel Ins. of Cda.	1,559	1,159	74.3	3,311	2,004	60.5	109
110	Maryland Casualty	.....	2	.....	.....	*−22*	.....	110
111	Midland Ins.	302	41	13.6	1,780	1,010	56.7	111
112	Missisquoi & Rouville Ins.	.....	.....	.....	10,807	4,969	46.0	112
113	Mortgage Ins. of Cda.	.....	.....	.....	.....	.....	.....	113
114	Motors Ins.	.....	.....	.....	7	20	285.7	114

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
115	Mutual of Ottawa-Church Ins.	27	3	11.1	232	37	15.9	115
116	National Employers Mutual Gen. Ins.	85	66	77.6	892	349	39.1	116
117	New Hampshire Ins.	4,869	3,234	66.4	17,708	22,571	127.5	117
118	New India Assurance Ltd.	*−7*	68	.....	*−6*	69	.....	118
119	New Rotterdam Ins.	2,584	1,471	56.9	3,432	1,907	55.6	119
120	New Zealand Ins. Ltd.	29	87	300.0	59	79	133.9	120
121	Niagara Fire Ins.	190	366	192.6	190	362	190.5	121
122	Norman Ins. Ltd.	23	.....	.....	5,995	3,556	59.3	122
123	North American Co. for Prop. & Cas. Ins.	.....	.....	.....	.....	.....	.....	123
124	North Canadian Ins.	.....	.....	.....	.....	.....	.....	124
125	Northern Frontier Gen. Ins.	3,893	2,654	68.2	3,893	2,654	68.2	125
126	Northumberland Gen. Ins.	6,942	11,120	160.2	33,579	25,026	74.5	126
127	North Waterloo Farmers Mutual Ins.	8,574	6,277	73.2	8,574	6,277	73.2	127
128	Norwich Union Fire Ins. Soc. Ltd.	.....	*−1*	.....	.....	*−146*	.....	128
129	Nova Scotia Gen. Ins.	1,943	1,677	86.3	4,814	3,176	66.0	129
130	Old Republic Ins.	193	56	29.0	405	191	47.2	130
131	Omaha Indemnity	.....	8	.....	.....	14	.....	131
132	Ontario Gen. Ins.	1,532	1,227	80.1	1,532	1,227	80.1	132
133	Orion Ins. Co. P.L.C.	193	559	289.6	236	562	238.1	133
134	Otter Dorchester Ins. Co. Ltd.	5,446	3,457	63.5	5,446	3,457	63.5	134
135	Pacific Employers Ins.	1,455	1,575	108.2	1,116	2,099	188.1	135
136	Pafco Ins. Co. Ltd.	4,736	1,692	35.7	5,503	1,593	28.9	136
137	Pearl Assurance Pub. Ltd. Co.	.....	.....	.....	.....	*−1*	.....	137
138	Personal Ins. of Cda.	2,622	1,242	47.4	5,158	2,639	51.2	138
139	Perth Ins.	.....	*−105*	.....	.....	*−105*	.....	139
140	Philadelphia Manuf. Mutual Ins.	*−83*	*−97*	.....	*−116*	*−103*	.....	140
141	Phoenix Assurance Ltd. P.L.C.	4	14	350.0	42	48	114.3	141
142	Phoenix Assurance of Cda.	13,975	8,400	60.1	28,716	17,888	62.3	142
143	Pilot Ins.	32,596	21,356	65.5	32,596	21,356	65.5	143
144	Pool Insurance Co.	212	*−9*	.....	7,891	2,698	34.2	144
145	Portage la Prairie Mutual Ins.	978	766	78.3	18,062	12,515	69.3	145
146	Protection Mutual Ins.	8,541	524	6.1	25,954	14,056	54.2	146
147	Providence Washington Ins.	395	223	56.5	2,153	1,867	86.7	147
148	Provident Assurance	209	118	56.5	37,534	17,570	46.8	148
149	Prudential Assurance Ltd. (of England)	13,627	7,636	56.0	63,410	31,517	49.7	149
150	Prudential of America General (Canada)	638	170	26.6	638	170	26.6	150
151	Quebec Assurance	39	.....	.....	14,132	9,986	70.7	151
152	Reliance Ins.	2,897	4,512	155.7	3,450	3,864	112.0	152

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
153	Royal Exchange Assurance of Am. Inc.	564	586	103.9	1,108	959	86.5	153
154	Royal Ins. of Cda.	62,481	31,207	50.0	140,214	75,654	54.0	154
155	St. Paul Fire & Marine Ins.	15,267	8,588	56.3	39,311	40,006	101.8	155
156	Safeco Ins. of Am.	20,176	13,730	68.1	42,379	28,841	68.1	156
157	Scottish Dominion Ins. Ltd.	558	306	54.8	558	304	54.5	157
158	Scottish & York Ins. Ltd.	4,883	2,534	51.9	9,905	7,606	76.8	158
159	Seaboard Surety of Canada	18	31	193.8	41	70	170.7	159
160	Security Ins. of Hartford	5	8	160.0	1,094	1,550	141.7	160
161	Security National Ins.	1,381	666	48.2	5,947	2,246	37.8	161
162	Sentry Ins. A Mutual Co.	708	341	48.2	2,484	1,433	57.7	162
163	Simcoe & Erie Gen. Ins.	15,135	11,033	72.9	30,389	36,979	121.7	163
164	Sovereign Gen. Ins.	2,487	1,923	77.3	7,473	5,212	69.7	164
165	Stanstead & Sherbrooke Ins.	316	229	72.5	2,420	1,042	43.1	165
166	State Farm Fire & Casualty	38,655	21,555	55.8	43,423	24,203	55.7	166
167	Stonewall Ins.	.....	.....	.....	.....	*−31*	.....	167
168	Sun Alliance Ins.	14,692	9,241	62.9	36,126	19,714	54.6	168
169	Switzerland Gen. Ins. Ltd.	.....	.....	--	7	.....	.....	169
170	Symons Gen. Ins.	2,923	1,878	64.2	16,123	9,018	55.9	170
171	Tokio Marine & Fire Ins. Ltd.	686	207	30.2	1,482	366	24.7	171
172	Toro Assicurazioni S.p.A.	186	112	60.2	1,050	947	90.2	172
173	Toronto Gen. Ins.	5,781	3,154	54.6	13,800	6,592	47.8	173
174	Traders Gen. Ins.	3,211	1,752	54.6	7,667	3,662	47.8	174
175	Trafalgar Ins. Pub. Ltd. Co.	1,135	628	55.3	1,142	630	55.2	175
176	Transit Ins.	1,005	376	37.4	1,746	1,017	58.2	176
177	Transport Ins.	36	*−298*	.....	109	26	23.9	177
178	Travelers Indemnity	1,091	245	22.5	2,602	1,831	70.4	178
179	Travelers Indemnity of Cda.	22,930	10,282	44.8	59,716	30,889	51.7	179
180	Unifund Assurance	1,647	822	49.9	9,901	4,516	45.6	180
181	United Canada Ins.	1,231	1,189	96.6	3,201	3,564	111.3	181
182	United Provinces Ins.	24	3	125.0	15,887	9,475	59.6	182
183	United States Fidelity & Guaranty	8,767	10,058	114.7	14,153	14,222	100.5	183
184	United States Fire Ins.	946	292	30.9	1,918	3,122	162.8	184
185	Upper Canada Ins.	1,416	72	5.1	1,416	72	5.1	185
186	Utica Mutual Ins.	1,599	1,005	62.9	2,536	3,952	155.8	186
187	Victoria Ins. of Cda.	748	732	97.9	3,530	2,284	64.7	187
188	Waterloo Ins.	13,739	9,033	65.7	13,739	9,033	65.7	188
189	Wawanesa Mutual Ins.	19,557	11,607	59.3	109,906	68,886	62.7	189
190	Western Gen. Mutual Ins.	10,188	7,248	71.1	10,188	7,248	71.1	190

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Name of Company	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
191	Yasuda Fire & Mutual Ins.	468	398	85.0	1,362	1,794	131.7	191
192	York Fire & Cas. Ins.	1,875	1,295	69.1	1,875	1,295	69.1	192
193	Zurich Ins.	27,398	18,775	68.5	59,030	38,356	65.0	193
	RECIPROCALS							
194	Canners Exchange Subscribers	92	88	95.7	92	88	95.7	194
195	Lumbermen's Underwriting Alliance	2,693	1,249	46.4	11,069	6,910	62.4	195
196	Retail Lumbermen's Inter-Ins. Exch.	.....	.....	.....	.....	.....	.....	196
197	Warner Reciprocal Insurers	−22	.....	.....	−7	5	.....	197
	Totals — 1984	1,123,146	718,548	64.0	2,969,944	1,990,196	67.0	
	Totals — 1983	1,065,315	561,698	52.7	2,882,390	1,667,832	57.8	
	Totals — 1982	1,004,491	646,869	64.3	2,785,381	1,849,359	66.3	
	Totals — 1981	883,537	611,111	69.1	2,570,536	1,799,262	69.2	
	Totals — 1980	776,981	504,343	64.9	2,105,572	1,458,832	69.2	

TABLE VII. Other Than Life — Premiums and Losses During 1984, According to Class of Insurance — Property (Farmers' Mutuals)

Name of Company	Ontario		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMER'S MUTUALS	$	$	%
Algoma	453,452	249,171	54.9
Amherst Island	29,883	2,315	7.7
Ayr Farmers'	837,321	1,109,900	132.6
Bay of Quinte Agric.	2,092,537	1,157,647	55.3
Bertie & Clinton	983,686	504,223	51.3
Blanshard	344,384	206,018	59.8
Brant	476,632	207,925	43.6
Carodoc Delaware	239,800	62,782	26.2
Cayuga	558,010	239,268	42.9
Culross	269,453	205,028	76.1
Downie	692,196	631,009	91.2
Dufferin	1,221,744	652,004	53.4
Dumfries	644,956	246,867	38.3
East Williams	417,971	454,378	108.7
Ekfrid	309,325	159,933	51.7
Elma	1,065,269	756,272	71.0
Erie	679,135	413,153	60.8
Farmers'	5,750,189	5,560,818	96.7
Formosa	2,334,136	2,253,984	96.6
Germania Farmers'	582,675	253,535	43.5
Glengarry Farmers'	1,701,751	1,608,072	94.5
Grenville Patron	2,162,226	855,832	39.6
Grey & Bruce	458,351	278,334	60.7
Halwell	1,725,784	1,189,309	68.9
Hamilton Township Farmers'	3,307,677	2,692,953	81.4
Hay Township Farmers'	1,206,294	537,868	44.6
Howard	948,419	455,623	48.0
Howick	1,531,151	1,506,013	98.4
Kent & Essex	2,205,009	1,539,823	69.8
Lambton	2,412,181	1,671,656	69.3
Lanark	4,981,565	4,122,299	82.8
Lennox & Addington	1,049,259	674,257	64.3
Lobo	210,217	139,295	66.3
London Township	503,197	222,617	44.2
McGillivray	424,861	415,523	98.0
McKillop	470,398	555,584	118.1
Norfolk	523,282	376,241	71.9
North Blenheim Farmers'	664,344	251,407	37.8
North Kent	751,941	485,703	64.6
Oxford	1,299,043	556,224	42.8
Peel	2,003,182	1,058,718	52.9
Peel & Maryborough	1,587,469	1,771,914	111.6
Prescott	856,488	645,414	75.4
South Easthope Farmers'	1,286,606	1,030,674	80.1
Townsend Farmers'	292,582	153,710	52.5
Usborne & Hibbert	1,081,443	974,675	90.1
Wabisa	801,779	419,925	52.4
West Elgin	1,043,863	690,294	66.1
West Wawanosh	1,275,681	1,021,972	80.1
Westminster	290,781	131,423	45.2
Yarmouth	260,607	63,925	24.5
Totals for 1984	59,300,185	43,423,507	73.2
Totals for 1983	57,101,551	35,300,258	61.8
Totals for 1982	49,972,345	29,328,292	58.7
Totals for 1981	44,522,446	26,901,926	60.4
Totals for 1980	39,540,429	22,436,101	56.7

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE PROPERTY (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	1,123,146	718,548	64.0	2,969,944	1,990,196	67.0
Farmers' Mutuals	59,300	43,424	73.2	59,300	43,424	73.2
Totals for 1984	1,182,446	761,972	64.4	3,029,244	2,033,620	67.1
Totals for 1983	1,122,417	596,998	53.1	2,939,492	1,703,132	57.9
Totals for 1982	1,054,463	676,197	64.1	2,835,353	1,878,687	66.2
Totals for 1981	928,059	638,013	68.7	2,615,058	1,826,164	69.8
Totals for 1980	816,521	526,779	64.5	1,145,113	1,481,268	69.0

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE HAIL

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Ins.	.....	.....	.....	4,876	3,326	68.2
American National Fire Ins.	.....	.....	.....	215	65	30.2
Anglo Canada Gen. Ins.	1,134	327	28.8	1,134	327	28.8
Chateau Ins.	.....	.....	.....	.....	.....	.....
Continental Ins.	1,505	753	50.0	9,334	9,305	99.6
Coronation Ins. Ltd.	.....	.....	.....	.....	.....	.....
Dominion Ins.	.....	.....	.....	.....	.....	.....
Federation Ins. of Cda.	346	117	33.8	346	117	33.8
Gibraltar Gen. Ins.	.....	.....	.....	.....	.....	.....
Great American Ins.	.....	.....	.....	4,271	2,867	67.1
Great Eastern Ins.	.....	.....	.....	.....	.....	.....
Hanover Ins.	.....	.....	.....	.....	.....	.....
Hartford Fire Ins.	.....	.....	.....	.....	.....	.....
INA Ins. of Cda.	.....	.....	.....	.....	.....	.....
Insurance of North Am.	.....	.....	.....	.....	.....	.....
New Rotterdam Ins.	.....	.....	.....	5,472	5,172	94.5
Niagara Fire Ins.	7	4	57.1	1,934	53	2.7
Otter Dorchester Ins. Ltd.	957	297	30.1	957	297	.....
Reliance Ins.	.....	.....	.....	.....	.....	.....
Royal Ins. of Cda.	.....	.....	.....	4,600	4,675	101.6
St. Paul Fire & Marine Ins.	.....	.....	.....	.....	.....	.....
Scottish & York Ins. Ltd.	.....	.....	.....	5,097	4,027	79.0
Simcoe & Erie Gen. Ins.	491	133	27.0	5,717	5,046	88.2
Travelers Indemnity	.....	.....	.....	.....	.....	.....
York Fire & Cas. Ins.	.....	.....	.....	.....	.....	.....
Totals — 1984	4,440	1,631	36.7	43,953	35,277	80.2
Totals — 1983	5,185	9,800	192.7	35,910	39,805	110.8
Totals — 1982	3,202	14,600	455.9	24,638	31,923	129.5
Totals — 1981	3,375	1,493	53.1	26,692	19,857	74.3
Totals — 1980	2,898	1,373	47.3	16,480	8,291	50.3

TABLE VIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE HAIL (cont'd)

Name of Company	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUAL	$	$	%
Norfolk Mutual	52,957	11,475	21.7
Townsend Farmers'	.....	.....	.....
West Elgin Mutual	32,774	8,490	25.9
Totals for 1984	85,731	19,965	23.3
Totals for 1983	264,199	325,959	123.4
Totals for 1982	75,559	369,811	489.4
Totals for 1981	91,356	25,646	28.1
Totals for 1980	65,529	55,818	89.3

TABLE VIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE HAIL (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	3,483	1,332	38.2	42,996	34,980	81.3
Farmers' Mutuals	86	20	23.3	86	20	23.3
Totals for 1984	3,569	1,352	37.9	43,082	35,000	81.2
Totals for 1983	5,449	10,126	185.8	36,174	40,131	110.9
Totals for 1982	3,278	14,970	456.6	24,714	32,293	130.6
Totals for 1981	3,466	1,518	43.7	26,783	19,882	74.2
Totals for 1980	2,960	1,429	48.2	16,543	8,347	50.4

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	8,242	7,285	88.3	9,853	8,680	88.0
Advocate Gen. Ins. of Cda.	9,122	5,679	62.2	10,747	7,011	65.2
Aetna Casualty & Surety	1,064	834	78.3	1,680	1,000	59.5
Aetna Casualty of Cda.	19,194	16,743	87.2	27,500	20,635	75.0
Aetna Ins.	.....	*−22*	.....	.....	*−40*	.....
Albion Ins. of Cda.	2,312	3,287	142.1	6,423	6,130	95.4
Allstate Ins.	*−2*	13	.....	4	7	175.0
Allstate Ins. of Cda.	83,415	83,510	100.1	168,045	142,239	84.6
American Bankers Ins. of Fla.	*−1*	90	.....	*−1*	90	.....
American Home Assurance	3,951	2,782	70.4	11,153	11,696	104.8
American Mutual Liability Ins.	6	36	600.0	20	37	185.0
American Road Ins.	620	257	41.4	2,209	1,060	47.9
Anglo Canada Gen. Ins.	1,851	1,998	107.9	1,851	1,998	107.9
Buffalo Ins.	.....	.....	.....	.....	.....	.....
CAA Ins.	13,984	12,422	88.8	13,984	12,422	88.8
Canada Accident & Fire Assurance	1,719	2,646	153.9	7,145	6,429	89.9
Canadian Commerce Ins.	1,710	1,208	68.4	2,210	1,613	72.9
Canadian Gen. Ins.	16,771	17,864	106.5	36,722	32,117	87.4
Canadian Home Assurance	2,277	5,345	234.7	57,364	46,837	81.6
Canadian Indemnity	14,639	11,436	78.1	35,509	23,799	67.0
Canadian Provincial Ins.	3,797	3,550	93.4	13,132	11,265	85.7
Canadian Surety	14,926	13,226	88.6	28,443	22,638	79.5
Canadian Universal Ins. Ltd.	7,398	11,893	160.7	15,788	18,755	118.7
Casualty of Cda.	9,144	8,764	95.8	12,921	11,632	90.0
Central Mutual Ins.	.....	.....	.....	.....	3	.....
Century Ins. of Cda.	.....	*−19*	.....	985	690	70.0
Chateau Ins.	1,213	1,475	121.5	1,954	1,752	89.6
Chrysler Ins.	682	341	50.0	1,668	993	59.5
Chubb Ins. of Cda.	2,164	2,068	95.5	11,543	7,557	65.4
Citadel Gen. Assurance	5,066	7,594	150.0	5,647	8,038	142.3
Coachman Ins.	3,395	3,036	89.4	3,395	3,036	89.4
Commerce & Industry Ins. of Cda.	39	95	243.5	128	122	95.3
Commerce Group Ins.	.....	.....	.....	84,261	57,552	68.3
Commercial Union Assurance of Cda.	59,497	76,804	129.0	100,661	106,699	105.9
Commonwealth Ins.	1	*−1*	.....	20	2	.....
Constitution Ins. of Cda.	22,119	31,796	143.7	26,592	35,973	135.2
Continental Ins.	24,952	20,298	81.3	39,915	30,913	77.4
Continental Ins. of Cda.	531	346	65.1	11,912	9,333	78.3

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	5,568	4,030	72.3	14,528	10,380	71.4
Co-operators Gen. Ins.	186,335	161,844	86.8	299,076	243,798	81.5
Cornhill Ins. of Cda.	4,206	4,295	102.1	22,968	17,123	74.5
Coronation Ins. Ltd.	1,927	1,996	103.5	1,927	1,996	103.5
Cumis Gen. Ins.	24	1	4.1	44	22	50.0
Dominion Ins.	3,636	2,209	60.7	5,811	3,708	63.8
Dominion of Cda. Gen. Ins.	41,516	37,541	90.4	64,661	53,472	82.6
Eaton Bay Ins.	8,593	7,789	90.6	12,540	10,599	84.5
Ecclesiastical Ins. Office Public Ltd.	17	.....	.....	24	.....	.....
Economical Mutual Ins.	80,516	101,998	126.6	107,435	123,434	114.8
Elite Ins.	.....	4	.....	.....	4	.....
Emmco Ins.	11	6	54.5	33	14	42.4
Employers Ins. of Wausau, A Mutual Co.	25,880	26,670	103.0	32,650	31,395	96.1
English & American Ins. Ltd.	.....	1,036	.....	1,544	1,089	70.5
Federal Ins.	1	3	300.0	20	3	15.0
Federated Mutual Ins.	7,164	5,307	74.0	14,395	9,565	66.4
Federation Ins. of Cda.	9,573	8,682	90.6	28,584	22,024	77.0
Fidelity Ins. of Cda.	3,658	4,967	135.7	10,968	10,778	98.2
Fireman's Fund Ins.	.....	*−8*	.....	.....	*−122*	.....
Fireman's Fund Ins. of Cda.	49,497	62,172	125.6	90,601	94,684	104.5
First National Ins. of Am.	5,797	6,360	109.7	8,336	8,101	97.1
Gan Incendie Accidents	2,783	1,983	71.2	11,102	7,954	71.6
General Accident Assurance of Cda.	78,749	79,073	100.4	137,107	124,154	90.5
General Ins. of Am.	1,456	1,251	85.9	2,206	1,535	75.7
Gerling Global Gen. Ins.	*−3*	55	.....	*−3*	55	.....
Gibraltar Gen. Ins.	11,807	11,631	98.5	12,936	13,140	101.5
Gold Circle Ins.	7,809	8,286	106.1	10,832	11,428	105.5
Gore Mutual Ins.	31,767	27,856	87.6	37,888	32,202	84.9
Great Eastern Ins.	.....	.....	.....	.....	*−6*	.....
Guarantee of North America	23,468	20,154	85.8	30,280	23,822	78.6
Guardian Ins. of Cda.	29,847	31,418	105.2	88,450	71,665	81.0
Halifax Ins.	29,939	27,304	91.1	55,533	44,355	79.8
Hanover Ins.	2,380	1,193	50.1	2,443	1,193	48.8
Hartford Fire Ins.	20,628	19,104	92.6	20,850	19,297	92.5
Herald Ins.	3,724	2,532	67.9	4,916	3,407	69.3
Home Ins.	56,504	54,080	95.7	90,029	75,921	84.3
INA Ins. of Cda.	10,078	5,786	57.4	13,209	8,116	61.4
Insurance of North Am.	*−18*	152	.....	1	104	.....
Insurance of Ireland Ltd.	3,386	2,591	76.5	4,260	3,348	78.5
Jevco Ins.	2,255	1,039	46.0	5,591	2,803	50.1
John Deere Ins. of Cda.	.....	*−24*	.....	.....	*−24*	.....
Kansa Gen. Ins.	.....	280	.....	*−2*	88	.....
Laurentian Shield Ins.	1,330	1,686	126.7	1,485	2,005	135.0
Liberty Mutual Fire Ins.	29,629	26,835	90.5	46,774	38,066	81.3

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	1,037	2,127	205.1	1,569	2,756	175.6
Lloyd's	13,360	11,211	83.9	66,485	50,241	73.3
London & Midland Gen. Ins.	1,589	3,005	189.1	3,400	5,653	166.2
Loyalist Ins.	1,233	683	55.3	1,233	683	55.4
Lumbermens Mutual Casualty	7,047	4,578	64.9	7,426	4,644	62.5
Maplex Gen. Ins.	2,153	1,691	78.5	2,381	1,852	77.7
Markel Ins. of Cda.	9,435	9,793	103.7	16,425	18,812	114.5
Maryland Casualty	.....	34	.....	.....	*−36*	.....
Midland Ins.	4	4	100.0	7	14	200.0
Missisquoi & Rouville Ins.	14,364	11,011	76.6	35,381	25,247	71.3
Motors Ins.	1,480	680	45.9	3,782	2,365	62.5
National Employers Mutual Gen. Ins.	37	98	264.9	1,304	1,033	79.2
New Hampshire Ins.	52	25	48.1	190	29	15.3
New India Assurance Ltd.	.....	.....	.....	.....	.....	.....
New Rotterdam Ins.	5,567	3,957	71.1	6,852	4,736	69.1
Niagara Fire Ins.	2	.....	.....	2	.....	.....
Norman Ins. Ltd.	.....	.....	.....	5,722	4,302	75.2
Northern Frontier Gen. Ins.	4,612	3,833	83.1	4,612	3,833	83.1
Northumberland Gen. Ins.	3,682	2,657	72.2	19,582	16,881	86.0
Norwich Union Fire Ins. Society Ltd.	.....	*−149*	.....	.....	*−256*	.....
Nova Scotia Gen. Ins.	3,339	2,942	88.1	9,921	6,634	66.9
Old Republic Ins.	131	.....	.....	131	.....	.....
Omaha Indemnity	.....	.....	.....	.....	*−2*	.....
Ontario Gen. Ins.	3,409	2,392	70.2	3,409	2,392	70.2
Orion Ins. Co. plc	*−1*	315	.....	*−1*	315	.....
Otter Dorchester Ins. Co. Ltd.	2,318	1,558	67.2	2,318	1,558	67.2
Pacific Employers Ins.	964	82	8.5	1,666	279	16.7
Pafco Ins. Co. Ltd.	9,125	6,768	74.2	9,125	6,768	74.2
Personal Ins. of Cda.	9,174	6,872	74.9	16,178	10,559	65.3
Perth Ins.	*−384*	1,771	.....	*−384*	1,689	.....
Phoenix Assurance of Cda.	24,279	22,240	91.6	42,698	36,557	85.6
Phoenix Insurance Co.	29	6	20.7	29	6	20.7
Pilot Ins.	97,248	53,022	54.5	97,248	53,022	54.5
Portage la Prairie Mutual Ins.	1,899	1,865	98.2	8,048	5,572	69.2
Premier Ins. Co.	*−25*	143	.....	*−25*	143	.....
Progressive Casualty Ins.	4,418	3,015	68.2	4,418	3,015	68.2
Provident Assurance	308	167	54.2	34,287	24,822	72.4
Prudential Assurance Ltd. (of England)	19,769	15,852	80.2	89,815	62,641	69.0
Prudential of America General (Canada)	1,783	405	22.7	1,783	405	22.7
Quebec Assurance	29	13	44.8	8,632	6,009	69.6
Reliance Ins.	1,707	568	33.3	1,697	596	35.1
Royal Ins. of Cda.	118,329	116,572	98.5	192,571	176,379	91.6
St. Paul Fire & Marine Ins.	2,362	2,642	118.9	3,175	3,424	107.8
Safeco Ins. of Am.	55,534	35,161	63.3	71,236	43,477	61.0

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Scottish & York Ins. Ltd.	40,595	29,185	71.9	40,595	29,185	71.9
Security National Ins.	2,144	1,199	55.9	9,908	6,190	62.5
Sentry Ins. A Mutual Co.	62	88	141.9	62	88	141.9
Simcoe & Erie Gen. Ins.	25,139	15,969	63.5	25,139	15,969	63.5
Sovereign Gen. Ins.	8,340	9,038	108.4	19,118	16,974	88.8
Stanstead & Sherbrooke Ins.	430	371	86.3	2,400	2,310	96.3
State Farm Fire and Casualty Co.	82	1	1.2	94	1	1.1
State Farm Mutual Automobile Ins.	136,340	124,203	91.1	153,875	133,372	86.7
Sun Alliance Ins.	13,135	14,930	113.7	25,594	24,050	94.0
Symons Gen. Ins.	4,957	3,306	66.7	7,635	5,942	77.8
Tokio Marine & Fire Ins. Ltd.	199	81	40.7	227	89	39.2
Toronto Gen. Ins.	13,721	14,616	106.5	30,045	26,277	87.5
Traders Gen. Ins.	7,623	8,120	106.5	16,691	14,599	87.5
Trafalgar Ins. Pub. Ltd.	5,627	3,446	61.2	5,632	3,449	61.2
Transit Ins.	3,969	3,845	96.9	6,894	6,155	89.3
Transport Indemnity	12	*−12*	.....	12	*−12*	.....
Transport Ins.	332	338	101.8	2,107	3,659	173.7
Travelers Indemnity	407	2,235	549.1	867	2,464	284.2
Travelers Indemnity of Cda.	44,551	49,055	110.1	91,886	81,766	89.0
Unifund Assurance	5,963	4,386	73.6	19,802	15,216	76.8
United Canada Ins.	7,638	6,401	83.8	15,770	13,769	87.3
United Provinces Ins.	50	57	114.0	35,597	22,638	63.6
United States Fidelity & Guaranty	11,144	13,813	124.0	13,593	16,256	119.6
United States Fire Ins.	95	138	145.3	119	158	132.8
Utica Mutual Ins.	421	372	88.4	463	408	88.1
Victoria Ins. of Cda.	568	*−153*	.....	2,435	1,521	62.5
Waterloo Ins.	16,307	14,236	87.3	16,310	14,238	87.3
Wawanesa Mutual Ins.	42,235	46,088	109.1	132,439	110,313	83.3
Yasuda Fire & Marine	3	.....	.....	3	.....	.....
York Fire & Cas. Ins.	5,790	3,179	54.9	5,790	3,179	54.9
Zurich Ins.	72,186	72,064	99.8	101,651	92,869	91.4
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	15	53	353.3
Totals — 1984	1,984,116	1,888,255	95.2	3,600,332	3,056,090	84.9
Totals — 1983	1,905,731	1,599,204	83.9	3,536,218	2,617,222	74.0
Totals — 1982	1,769,055	1,424,372	80.5	3,417,452	2,482,831	72.6
Totals — 1981	1,502,059	1,270,032	84.5	2,912,036	2,436,706	83.6
Totals — 1980	1,305,670	1,042,599	79.8	2,452,461	1,991,741	81.2

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	257,101	36,965	14.4
Amherst Island	.....	.....	.....
Ayr Farmers'	366,214	99,877	27.3
Bay of Quinte Agric.	191,227	116,086	60.7
Bertie & Clinton	157,620	196,000	124.3
Blanshard	106,825	47,711	44.7
Brant	17,507	2,697	15.4
Caradoc Delaware	.....	.....	.....
Cayuga	209,032	171,721	82.2
Culross	.....	.....	.....
Downie	.....	.....	.....
Dufferin	256,328	232,278	90.6
Dumfries	188,511	83,775	44.4
East Williams	.....	.....	.....
Ekfrid	.....	.....	.....
Elma	626,856	419,184	66.9
Erie	269,819	170,973	63.4
Farmers'	3,619,487	2,997,620	82.8
Formosa	116,422	76,894	66.0
Germania Farmers'	.....	.....	.....
Glengarry Farmers'	.....	.....	.....
Grenville Patron	237,449	115,798	48.8
Grey & Bruce	.....	.....	.....
Halwell	.....	.....	.....
Hamilton Township Farmers'	617,077	390,442	63.3
Hay Township Farmers'	540,242	373,928	69.2
Howard	308,286	103,695	33.6
Howick	.....	.....	.....
Kent & Essex	.....	.....	.....
Lambton	736,156	338,228	45.9
Lanark	936,125	569,984	60.9
Lennox & Addington	.....	.....	.....
Lobo	.....	.....	.....
London Township	138,932	65,848	47.4
McGillivray	59,223	37,889	64.0
McKillop	62,763	28,168	44.9
Norfolk	114,380	58,308	51.0
North Blenheim Farmers'	160,479	212,005	132.1
North Kent	290,907	146,995	50.5
Oxford	488,792	264,000	54.0
Peel	555,812	473,875	85.3
Peel & Maryborough	584,879	442,691	75.7
Prescott	109,151	115,547	105.6
South Easthope Farmers'	386,775	262,394	67.8
Townsend Farmers'	123,491	74,438	60.3
Usborne & Hibbert	.....	.....	.....
Wabisa	317,410	224,755	70.8
West Elgin	270,146	383,154	141.8
West Wawanosh	392,101	1,494,627	381.2
Westminster	98,436	37,915	38.5
Yarmouth	.....	.....	.....
Totals for 1984	13,911,961	10,866,465	78.1
Totals for 1983	11,775,330	7,187,228	61.0
Totals for 1982	10,009,182	5,031,787	50.3
Totals for 1981	6,156,796	3,159,273	51.3
Totals for 1980	2,149,735	887,490	41.3

TABLE IX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	1,984,116	1,888,255	95.2	3,600,332	3,056,090	84.9
Farmers' Mutuals	13,912	10,866	78.1	13,912	10,866	78.1
Totals — 1984	1,999,028	1,899,121	95.0	3,614,244	3,066,956	84.9
Totals — 1983	1,917,506	1,606,391	83.8	3,547,993	2,624,409	74.0
Totals — 1982	1,779,064	1,429,404	80.3	3,427,461	2,487,863	72.5
Totals — 1981	1,508,216	1,273,191	84.4	2,918,193	2,439,865	83.6
Totals — 1980	1,307,820	1,043,486	79.7	2,454,610	1,992,628	81.1

TABLE IX(A). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	3,727	4,663	125.1	4,396	5,373	122.2
Advocate Gen. Ins. of Cda.	4,291	2,570	59.8	4,892	3,065	62.6
Aetna Casualty & Surety	634	642	101.2	1,040	758	72.8
Aetna Casualty of Cda.	9,461	10,295	108.8	12,778	11,466	89.7
Aetna Ins.	.....	*−21*	.....	.....	*−39*	.....
Albion Ins. of Cda.	1,159	2,407	207.6	2,921	3,501	119.8
Allstate Ins.	*−2*	13	.....	.....	8	.....
Allstate Ins. of Cda.	45,642	54,441	119.2	82,672	82,401	99.6
American Bankers Ins. of Fla.	*−1*	90	.....	*−1*	90	.....
American Home Assurance	2,117	1,326	62.6	4,462	4,964	111.2
American Mutual Liability Ins.	5	33	660.0	16	34	212.5
American Road Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	939	1,137	121.0	939	1,137	121.0
CAA Ins.	7,315	8,396	114.7	7,315	8,396	114.7
Canada Accident & Fire Assurance	818	1,942	237.4	3,230	3,911	121.0
Canadian Commerce Ins.	808	656	81.1	977	799	81.7
Canadian Gen. Ins.	8,401	12,188	145.0	17,190	19,280	112.1
Canadian Home Assurance	1,211	3,840	317.0	25,740	24,306	94.4
Canadian Indemnity	7,671	7,272	94.7	17,084	13,209	77.3
Canadian Provincial Ins.	1,907	2,192	114.9	5,589	5,404	96.6
Canadian Surety	6,975	8,120	116.4	12,730	12,132	95.3
Canadian Universal Ins. Ltd.	3,759	8,863	235.7	7,189	12,688	176.4
Casualty of Cda.	4,745	5,332	112.3	6,589	6,960	105.6
Central Mutual Ins.	.....	.....	.....	.....	1	.....
Century Ins. of Cda.	.....	*−19*	.....	457	292	63.8
Chateau Ins.	654	952	145.5	929	816	87.8
Chrysler Ins.	.....	.....	.....	.....	.....	.....
Chubb Ins. of Cda.	1,023	1,363	133.2	5,208	3,917	75.2
Citadel Gen. Assurance	2,908	5,912	203.3	3,250	6,207	190.9
Coachman Ins.	2,387	2,213	92.7	2,387	2,213	92.7
Commerce & Industry Ins. of Cda.	22	44	200.0	76	43	44.7
Commerce Group Ins.	.....	.....	.....	37,875	25,412	67.0
Commercial Union Assurance of Cda.	30,954	52,202	168.6	50,717	67,161	132.4
Commonwealth Ins.	1	*−1*	.....	20	3	15.0
Constitution Ins. of Cda.	12,275	25,193	205.2	14,387	27,583	191.7
Continental Ins.	14,071	11,434	81.2	22,073	15,785	71.5
Continental Ins. of Cda.	347	190	54.7	4,650	3,671	78.9

TABLE IX(A). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY(cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	2,889	2,096	72.5	6,470	4,343	67.1
Co-operators General Ins.	97,078	104,576	107.7	153,810	150,347	97.7
Cornhill Ins. of Cda.	2,166	2,892	133.5	9,643	8,332	86.4
Coronation Ins. Ltd.	824	798	96.8	824	798	96.8
Cumis Gen. Ins.	15	1	6.6	26	22	84.6
Dominion Ins.	1,859	1,368	73.5	2,851	2,088	73.2
Dominion of Cda. Gen. Ins.	21,404	24,113	112.6	31,617	29,496	93.2
Eaton Bay Ins.	4,198	4,204	100.1	5,747	5,329	92.7
Ecclesiastical Ins. Office Public Ltd.	17	.....	.....	24	.....	.....
Economical Mutual Ins.	40,682	72,934	179.2	52,708	83,295	158.0
Elite Ins.	.....	4	.....	.....	4	.....
Emmco Ins.	.....	.....	.....	.....	.....	.....
Employers Ins. of Wausau, A Mutual Co.	14,377	16,706	116.1	17,716	19,179	108.2
English & American Ins. Ltd.	.....	.....	.....	596	45	7.5
Federal Ins.	1	3	300.0	13	3	23.0
Federated Mutual Ins.	3,618	2,807	77.5	6,457	4,161	64.4
Federation Ins. of Cda.	4,818	5,177	107.4	12,687	11,198	88.2
Fidelity Ins. of Cda.	1,850	3,166	171.1	4,748	5,350	112.6
Fireman's Fund Ins.	.....	*−21*	.....	.....	*−137*	.....
Fireman's Fund Ins. of Cda.	24,432	43,886	179.6	41,539	57,954	139.5
First National Ins. of Am.	3,005	2,768	92.1	4,225	3,318	78.5
Gan Incendie Accidents	1,444	1,023	70.8	4,720	3,146	66.6
General Accident Assurance of Cda.	47,251	54,002	114.2	71,833	74,747	104.0
General Ins. of Am.	730	525	71.9	987	640	64.8
Gerling Global Gen. Ins.	*−3*	55	.....	*−3*	55	1,833.3
Gibraltar Gen. Ins.	6,180	6,446	104.3	6,670	7,104	106.5
Gold Circle Ins.	4,324	5,518	127.6	5,604	7,366	131.4
Gore Mutual Ins.	15,810	16,668	105.4	18,695	18,527	99.1
Great Eastern Ins.	.....	.....	.....	.....	*−5*	.....
Guarantee of North America	11,717	12,906	110.1	14,480	14,245	98.3
Guardian Ins. of Cda.	14,870	21,068	141.6	40,228	40,046	99.5
Halifax Ins.	13,947	16,286	116.7	25,722	24,770	96.2
Hanover Ins.	1,085	574	52.9	1,147	574	50.0
Hartford Fire Ins.	11,136	12,544	112.6	11,284	12,609	111.7
Herald Ins.	1,752	1,440	82.1	2,283	1,829	80.1
Home Ins.	26,897	33,891	126.0	41,081	43,363	105.5
INA Ins. of Cda.	5,560	3,107	55.8	7,262	4,475	61.6
Insurance of North Am.	*−18*	59	.....	*−6*	26	.....
Insurance of Ireland Ltd.	1,649	1,509	91.5	2,036	1,953	95.9
Jevco Ins.	1,409	364	25.8	3,683	1,639	44.5
John Deere Ins. of Cda.	.....	*−24*	.....	.....	*−24*	.....
Kansa Gen. Ins.	.....	.....	.....	.....	.....	.....
Laurentian Shield Ins.	619	1,075	173.6	691	1,328	192.1

TABLE IX(A). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY(cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Fire Ins.	16,190	13,068	80.7	24,170	17,840	73.8
Liberty Mutual Ins.	689	1,733	251.5	1,043	2,208	211.6
Lloyd's	6,446	6,487	100.6	29,868	23,963	80.2
London & Midland Gen. Ins.	837	1,913	228.5	1,670	2,792	167.1
Loyalist Ins.	561	435	77.5	561	435	77.5
Lumbermens Mutual Casualty	3,779	2,078	54.9	4,084	2,130	52.1
Maplex Gen. Ins.	982	863	87.8	1,081	928	85.8
Markel Ins. of Cda.	5,000	5,943	118.8	8,643	11,563	133.7
Maryland Casualty	.....	34	.....	.....	*−36*	.....
Midland Ins.	4	4	100.0	7	14	200.0
Missisquoi & Rouville Ins.	6,090	6,917	113.5	15,150	13,369	88.2
Motors Ins.	.....	.....	.....	.....	.....	.....
National Employers Mutual Gen. Ins.	17	83	488.2	523	558	106.7
New Hampshire Ins.	52	25	48.0	190	29	15.3
New Rotterdam Ins.	2,888	2,020	69.9	3,498	2,309	66.0
Niagara Fire Ins.	1	.....	.....	1	.....	.....
Norman Ins. Ltd.	.....	.....	.....	2,628	2,015	76.7
Northern Frontier Gen. Ins.	2,178	2,465	113.2	2,178	2,465	113.2
Northumberland Gen. Ins.	2,815	2,116	75.2	9,605	14,755	153.6
Norwich Union Fire Ins. Society Ltd.	.....	*−149*	.....	.....	*−256*	.....
Nova Scotia Gen. Ins.	1,666	1,688	101.3	4,606	3,177	69.0
Old Republic Ins.	60	.....	.....	60	.....	.....
Omaha Indemnity	.....	.....	.....	.....	*−2*	.....
Ontario Gen. Ins.	2,277	1,454	63.9	2,277	1,454	63.9
Orion Ins. Co. plc	*−1*	289	.....	*−1*	289	.....
Otter Dorchester Ins. Co. Ltd.	1,079	1,470	136.2	1,079	1,470	136.2
Pacific Employers Ins.	1,008	162	16.1	1,508	266	17.6
Pafco Ins. Co. Ltd.	6,844	7,092	103.6	6,844	7,092	103.6
Personal Ins. of Cda.	4,314	4,241	98.3	7,531	5,716	75.9
Perth Ins.	*−246*	1,502	.....	*−246*	1,423	.....
Phoenix Assurance of Cda.	12,937	13,541	104.7	20,145	19,605	97.3
Phoenix Insurance Co.	15	1	6.7	15	1	6.7
Pilot Ins.	47,455	44,504	93.8	47,455	44,504	93.8
Portage la Prairie Mutual Ins.	934	1,243	133.1	3,635	2,865	78.8
Premier Ins. Co.	*−16*	330	.....	*−16*	330	.....
Progressive Casualty Ins.	2,673	1,764	66.0	2,673	1,764	66.0
Provident Assurance	140	66	47.1	15,587	9,877	63.4
Prudential Assurance Ltd. (of England)	9,776	9,383	96.0	37,750	29,860	79.1
Prudential of America General (Canada)	916	206	22.5	916	206	22.5
Quebec Assurance	14	2	14.3	3,803	3,058	80.4
Reliance Ins.	978	105	10.7	972	119	12.2
Royal Ins. of Cda.	59,372	77,167	130.0	94,463	111,321	117.8
St. Paul Fire & Marine Ins.	1,433	1,842	128.5	1,866	2,292	122.8
Safeco Ins. of Am.	27,625	18,026	65.3	34,882	21,011	60.2

TABLE IX(A). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY(cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Scottish & York Ins. Ltd.	13,117	12,428	94.7	19,737	16,607	84.1
Security National Ins.	836	431	51.6	3,864	2,228	57.7
Sentry Ins. A Mutual Co.	51	76	149.0	51	76	149.0
Simcoe & Erie Gen. Ins.	7,272	5,786	79.6	11,891	8,256	69.4
Sovereign Gen. Ins.	4,333	5,024	115.9	9,586	8,597	89.7
Stanstead & Sherbrooke Ins.	202	223	110.4	1,027	1,332	129.7
State Farm Fire & Casualty	82	1	1.2	94	1	1.1
State Farm Mutual Automobile Ins.	71,803	75,772	105.5	79,887	79,732	99.8
Sun Alliance Ins.	6,676	10,201	152.8	12,222	14,785	121.0
Symons Gen. Ins.	3,095	2,019	65.2	4,571	3,370	73.7
Tokio Marine & Fire Ins. Ltd.	106	47	44.3	121	51	42.1
Toronto Gen. Ins.	6,873	9,972	145.1	14,064	15,775	112.2
Traders Gen. Ins.	3,819	5,540	145.1	7,813	8,764	112.2
Trafalgar Ins. Pub. Ltd.	2,584	1,959	75.8	2,587	1,961	75.8
Transit Ins.	2,010	2,792	138.9	3,492	3,966	113.6
Transport Indemnity	12	*−12*	.....	12	*−12*	.....
Transport Ins.	301	513	170.4	1,564	1,784	114.1
Travelers Indemnity	321	2,063	642.7	662	2,100	317.2
Travelers Indemnity of Cda.	22,106	31,220	141.2	43,021	45,583	106.0
Unifund Assurance	2,809	1,986	70.7	9,437	7,477	79.2
United Canada Ins.	3,612	3,943	109.2	6,477	7,465	115.3
United Provinces Ins.	26	38	146.2	15,095	9,897	65.6
United States Fidelity & Guaranty	5,887	8,309	141.1	7,057	9,358	132.6
United States Fire Ins.	63	132	209.5	75	148	197.3
Utica Mutual Ins.	415	214	51.6	457	249	54.5
Victoria Ins. of Cda.	435	*−46*	.....	1,374	1,000	72.8
Waterloo Ins.	7,941	8,410	105.9	7,943	8,410	105.9
Wawanesa Mutual Ins.	21,383	30,496	142.6	63,637	65,599	103.1
Yasuda Fire & Marine	.....	.....	.....	.....	.....	.....
York Fire & Cas. Ins.	3,376	2,335	69.2	3,376	2,335	69.2
Zurich Ins.	37,001	46,386	125.4	51,433	55,834	108.6
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	.....	.....	.....
Totals — 1984	1,024,145	1,204,511	117.5	1,745,206	1,763,992	101.1
Totals — 1983	984,980	993,373	100.9	1,735,394	1,485,598	85.6
Totals — 1982	903,725	819,544	90.6	1,693,589	1,317,785	77.8
Totals — 1981	787,545	695,872	88.3	1,458,643	1,183,279	81.1
Totals — 1980	715,398	539,737	75.4	1,286,962	942,687	73.2

TABLE IX(A). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	121,924	*–18,987*	.....
Amherst Island	.....	.....	.....
Ayr Farmers'	171,335	54,351	31.1
Bay of Quinte Agric.	94,864	46,447	49.0
Bertie & Clinton	84,208	155,449	184.6
Blanshard	50,093	27,481	54.9
Brant	8,744	2,238	25.6
Caradoc Delaware	.....	.....	.....
Cayuga	102,754	108,061	105.2
Culross	.....	.....	.....
Downie	.....	.....	.....
Dufferin	116,114	146,103	125.8
Dumfries	98,958	48,660	49.2
East William	.....	.....	.....
Ekfrid	.....	.....	.....
Elma	309,436	243,220	78.6
Erie	142,168	119,218	83.9
Farmers'	1,698,879	1,711,458	100.7
Formosa	56,006	45,279	80.8
Germania Farmers'	.....	.....	.....
Glengarry Farmers'	.....	.....	.....
Grenville Patron	112,589	40,937	36.4
Grey & Bruce	.....	.....	.....
Halwell	.....	.....	.....
Hamilton Township Farmers'	308,140	217,629	70.6
Hay Township Farmers'	259,369	275,491	106.2
Howard	146,197	21,051	14.4
Howick	.....	.....	.....
Kent & Essex	.....	.....	.....
Lambton	341,641	176,879	51.8
Lanark	434,755	319,808	73.6
Lennox & Addington	.....	.....	.....
Lobo	.....	.....	.....
London Township	69,229	51,593	74.5
McGillivray	27,309	17,472	64.0
McKillop	29,242	21,803	74.6
Norfolk	56,698	24,377	43.9
North Blenheim Farmers'	83,274	164,352	197.4
North Kent	137,348	85,069	61.9
Oxford	238,605	125,572	52.6
Peel	269,120	249,519	92.7
Peel & Maryborough	323,320	285,161	88.2
Prescott	54,874	87,866	160.1
South Easthope Farmers'	178,769	130,106	72.8
Townsend Farmers'	59,212	55,056	93.0
Usborne & Hibbert	.....	.....	.....
Wabisa	163,025	124,432	76.3
West Elgin	129,230	307,104	237.6
West Wawanosh	194,741	1,394,702	716.2
Westminster	47,773	*–4,978*	.....
Yarmouth	.....	.....	.....
Totals for 1984	6,719,943	6,859,979	102.1
Totals for 1983	5,537,731	3,528,837	63.7
Totals for 1982	4,632,900	2,055,877	44.4
Totals for 1981	2,981,567	1,180,715	39.6
Totals for 1980	1,057,598	284,066	26.9

TABLE IX(B). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	793	492	62.0	917	702	76.5
Advocate Gen. Ins. of Cda.	643	308	47.9	727	340	46.7
Aetna Casualty & Surety	4	63	1,575.0	5	61	1,220.0
Aetna Casualty of Cda.	1,460	937	64.1	1,694	936	55.2
Aetna Ins.	.....	.....	.....	.....	.....	.....
Albion Ins. of Cda.	192	183	95.3	256	198	77.3
Allstate Ins.	.....	1	.....	.....	1	.....
Allstate Ins. of Cda.	6,090	7,084	116.3	8,385	8,181	97.5
American Bankers Ins. of Fla.	.....	.....	.....	.....	.....	.....
American Home Assurance	2	3	150.0	4	6	150.0
American Mutual Liability Ins.	.....	2	.....	.....	2	.....
American Road Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	115	51	44.3	115	51	44.3
CAA Ins.	908	740	81.4	908	740	81.4
Canada Accident & Fire Assurance	121	257	212.3	349	283	81.0
Canadian Commerce Ins.	106	91	85.8	177	221	124.8
Canadian Gen. Ins.	907	1,307	144.1	1,470	1,624	110.4
Canadian Home Assurance	134	566	422.3	1,580	1,353	85.6
Canadian Indemnity	766	384	50.1	1,294	546	42.1
Canadian Provincial Ins.	272	200	73.5	457	232	50.7
Canadian Surety	1,033	916	88.6	1,437	1,108	77.1
Canadian Universal Ins. Ltd.	471	820	174.0	639	877	137.2
Casualty of Cda.	619	752	121.4	728	768	105.4
Central Mutual Ins.	.....	.....	.....	.....	2	.....
Century Ins. of Cda.	.....	.....	.....	.....	2	.....
Chateau Ins.	49	138	281.6	56	135	241.0
Chrysler Ins.	.....	.....	.....	.....	.....	.....
Chubb Ins. of Cda.	123	91	73.9	297	148	49.8
Citadel Gen. Assurance	.....	51	.....	.....	51	.....
Coachman Ins.	289	194	67.1	289	194	67.1
Commerce & Industry Ins. of Cda.	.....	.....	.....	.....	.....	.....
Commerce Group Ins.	.....	.....	.....	1,890	546	28.8
Commercial Union Assurance of Cda.	3,777	5,717	151.3	5,048	6,392	126.6
Commonwealth Ins.	.....	.....	.....	.....	.....	.....
Constitution Ins. of Cda.	1,615	1,858	115.0	1,869	2,237	119.6
Continental Ins.	1,019	929	91.1	1,597	1,283	80.3
Continental Ins. of Cda.	25	14	58.3	326	265	81.2
Contingency Ins. Ltd.	13	84	646.1	131	126	96.1

TABLE IX(B). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operators General Ins.	12,473	11,550	92.6	17,741	13,337	75.1
Cornhill Ins. of Cda.	303	208	68.6	712	289	40.5
Coronation Ins. Ltd.	149	51	34.2	149	51	34.2
Cumis Gen. Ins.	.....	.....	.....	.....	.....	.....
Dominion Ins.	135	125	92/5	207	190	91.7
Dominion of Cda. Gen. Ins.	2,564	1,841	71.8	3,085	2,624	85.0
Eaton Bay Ins.	3,724	3,230	86.7	5,926	4,980	84.0
Ecclesiastical Ins. Office Public Ltd.	.....	.....	.....	.....	.....	.....
Economical Mutual Ins.	6,552	7,003	106.8	7,709	8,047	104.3
Elite Ins.	.....	.....	.....	.....	.....	.....
Emmco Ins.	.....	.....	.....	.....	.....	.....
Employers Ins. of Wausau, A Mutual Co.	282	917	325.1	332	869	261.7
English & American Ins. Ltd.	.....	.....	.....	29	8	27.5
Federal Ins.	.....	.....	.....	.....	.....	.....
Federated Mutual Ins.	397	415	104.5	565	511	90.4
Federation Ins. of Cda.	649	740	114.0	1,006	847	84.1
Fidelity Ins. of Cda.	184	663	360.3	487	1,269	260.5
Fireman's Fund Ins.	.....	14	.....	.....	15	.....
Fireman's Fund Ins. of Cda.	3,098	4,092	132.0	4,122	4,893	118.7
First National Ins. of Am.	393	235	59.7	470	246	52.3
Gan Incendie Accidents	6	43	716.6	123	83	67.4
General Accident Assurance of Cda.	3,955	3,609	91.2	5,353	4,676	87.3
General Ins. of Am.	59	57	96.6	69	59	85.5
Gerling Global Gen. Ins.	.....	.....	.....	.....	.....	.....
Gibraltar Gen. Ins.	714	778	108.9	732	775	105.8
Gold Circle Ins.	433	248	57.2	467	371	79.4
Gore Mutual Ins.	2,351	2,562	108.9	2,611	2,756	105.5
Great Eastern Ins.	.....	.....	.....	.....	.....	.....
Guarantee of North America	1,986	1,435	72.2	2,106	1,447	68.7
Guardian Ins. of Cda.	2,206	1,792	81.2	3,908	2,590	66.2
Halifax Ins.	3,012	2,850	94.6	4,182	3,694	88.3
Hanover Ins.	203	47	23.1	203	47	23.1
Hartford Fire Ins.	1,000	1,029	102.9	1,003	1,030	102.6
Herald Ins.	251	96	38.2	307	126	41.0
Home Ins.	3,579	408	11.3	4,768	497	10.4
INA Ins. of Cda.	21	52	247.6	25	55	220.0
Insurance of North Am.	.....	.....	.....	.....	.....	.....
Insurance of Ireland Ltd.	188	147	78.1	221	152	68.7
Jevco Ins.	404	447	110.6	404	447	110.6
John Deere Ins. of Cda.	.....	.....	.....	.....	.....	.....
Kansa Gen. Ins.	.....	.....	.....	.....	.....	.....
Laurentian Shield Ins.	65	65	100.0	72	66	91.6
Liberty Mutual Fire Ins.	1,498	4,916	328.1	1,891	5,437	287.5

TABLE IX(B). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	457	136	29.7	483	154	31.8
Lloyd's	805	557	69.1	2,192	764	34.8
London & Midland Gen. Ins.	92	50	54.3	122	14	11.4
London-Canada Ins.	.....	.....	.....	.....	.....	.....
Loyalist Ins.	100	1	1.0	100	1	1.0
Lumbermens Mutual Casualty	563	847	150.4	606	848	139.9
Maplex Gen. Ins.	197	136	69.0	213	148	69.4
Markel Ins. of Cda.	100	338	338.0	151	349	231.1
Maryland Casualty	.....	.....	.....	.....	.....	.....
Midland Ins.	.....	.....	.....	.....	.....	.....
Missisquoi & Rouville Ins.	1,406	775	55.1	1,782	913	51.2
Motors Ins.	.....	.....	.....	.....	.....	.....
National Employers Mutual Gen. Ins.	2	*−3*	.....	23	45	195.7
New Hampshire Ins.	.....	.....	.....	.....	.....	.....
New Rotterdam Ins.	13	86	661.5	16	101	631.3
Niagara Fire Ins.	.....	.....	.....	.....	.....	.....
Norman Ins. Ltd.	.....	.....	.....	142	149	104.9
Northern Frontier Gen. Ins.	347	275	79.3	347	275	79.3
Northumberland Gen. Ins.	111	.....	.....	227	.....	.....
Norwich Union Fire Ins. Society Ltd.	.....	.....	.....	.....	.....	.....
Nova Scotia Gen. Ins.	213	96	45.1	493	152	30.8
Old Republic Ins.	.....	.....	.....	.....	.....	.....
Omaha Indemnity	.....	.....	.....	.....	.....	.....
Ontario Gen. Ins.	175	148	84.6	175	148	84.6
Orion Ins. Co. plc	.....	5	.....	.....	5	.....
Otter Dorchester Ins. Co. Ltd.	216	95	44.0	216	95	44.0
Pacific Employers Ins.	*−4*	*−10*	.....	*−4*	*−9*	.....
Pafco Ins. Co. Ltd.	366	635	173.5	366	635	173.5
Personal Ins. of Cda.	736	196	26.6	1,078	270	25.0
Perth Ins.	*−27*	339	.....	*−27*	338	.....
Phoenix Assurance of Cda.	937	*−75*	.....	1,458	*−69*	.....
Phoenix Insurance Co.	2	.....	.....	2	.....	.....
Pilot Ins.	7,449	4,048	54.3	7,449	4,048	54.3
Portage la Prairie Mutual Ins.	173	132	76.3	601	569	94.7
Premier Ins. Co.	*−2*	*−12*	.....	*−2*	*−12*	.....
Progressive Casualty Ins.	.....	.....	.....	.....	.....	.....
Provident Assurance	.....	.....	.....	27	2	7.4
Prudential Assurance Ltd. (of England)	1,063	1,120	105.4	3,039	2,861	94.1
Prudential of America General (Canada)	130	11	8.5	130	11	8.5
Quebec Assurance	1	.....	.....	63	10	15.9
Reliance Ins.	64	61	95.3	64	61	95.3
Royal Ins. of Cda.	7,770	7,355	94.7	10,506	9,321	88.7
St. Paul Fire & Marine Ins.	104	7	6.7	172	12	7.0
Safeco Ins. of Am.	3,906	1,967	50.4	4,412	2,118	48.0

TABLE IX(B). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Scottish & York Ins. Ltd.	1,945	921	47.4	2,720	1,043	38.3
Security National Ins.	64	24	37.5	297	124	41.8
Sentry Ins. A. Mutual Co.	.....	.....	.....	.....	.....	.....
Simcoe & Erie Gen. Ins.	32	340	1,062.5	160	405	253.1
Sovereign Gen. Ins.	496	903	79.1	791	1,141	144.2
Stanstead & Sherbrooke Ins.	32	15	46.9	76	41	53.9
State Farm Fire & Casualty	.....	.....	.....	.....	.....	.....
State Farm Mutual Automobile Ins.	10,528	11,069	105.1	11,254	11,341	100.8
Sun Alliance Ins.	726	922	127.0	1,096	1,217	111.0
Symons Gen. Ins.	240	238	99.2	288	252	87.5
Tokio Marine & Fire Ins. Ltd.	8	4	50.0	9	4	44.4
Toronto Gen. Ins.	742	1,069	144.1	1,203	1,329	110.5
Traders Gen. Ins.	412	594	144.2	668	738	110.5
Trafalgar Ins. Pub. Ltd.	469	126	26.9	469	126	26.9
Transit Ins.	.....	.....	.....	.....	.....	.....
Transport Ins.	.....	.....	.....	.....	.....	.....
Travelers Indemnity	.....	4	.....	.....	31	.....
Travelers Indemnity of Cda.	3,196	3,791	118.6	4,417	4,224	95.6
Unifund Assurance	203	388	191.1	666	1,237	185.7
United Canada Ins.	180	19	10.6	300	161	53.7
United Provinces Ins.	2	1	50.0	565	160	28.3
United States Fidelity & Guaranty	569	1,682	295.6	677	2,043	301.8
United States Fire Ins.	4	1	25.0	5	1	20.0
Utica Mutual Ins.	1	2	20.0	1	2	200.0
Victoria Ins. of Cda.	105	*−4*	.....	929	489	52.6
Waterloo Ins.	1,385	1,045	75.5	1,385	1,045	75.5
Wawanesa Mutual Ins.	2,854	3,178	111.4	6,510	4,357	66.9
Yasuda Fire & Marine	.....	.....	.....	.....	.....	.....
York Fire & Cas. Ins.	332	283	85.2	332	283	85.2
Zurich Ins.	4,998	5,569	111.4	5,783	6,046	104.5
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	.....	.....	.....
Totals — 1984	131,368	127,358	96.9	180,853	154,262	85.3
Totals — 1983	120,035	101,415	84.5	163,763	121,314	74.1
Totals — 1982	117,160	862,268	73.6	156,520	101,812	65.0
Totals — 1981	108,679	77,268	71.0	144,849	94,575	65.2
Totals — 1980	89,736	60,217	67.1	123,015	76,042	61.8

TABLE IX(B). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	25,643	12,185	47.5
Amherst Island	.....	.....	.....
Ayr Farmers'	36,324	1,753	4.8
Bay of Quinte Agric.	20,298	4,455	21.9
Bertie & Clinton	13,312	2,689	20.2
Blanshard	11,124	15,174	136.4
Brant	1,544	232	15.0
Caradoc Delaware	.....	.....	.....
Cayuga	18,153	2,074	11.4
Culross	.....	.....	.....
Downie	.....	.....	.....
Dufferin	26,694	11,434	42.8
Dumfries	14,498	1,997	13.8
East William	.....	.....	.....
Ekfrid	.....	.....	.....
Elma	64,281	29,460	45.8
Erie	24,983	10,571	42.3
Farmers'	384,283	433,500	112.8
Formosa	10,681	856	8.0
Germania Farmers'	.....	.....	.....
Glengarry Farmers'	.....	.....	.....
Grenville Patron	22,187	*−1,090*	.....
Grey & Bruce	.....	.....	.....
Halwell	.....	.....	.....
Hamilton Township Farmers'	61,657	55,597	90.2
Hay Township Farmers'	47,656	7,985	16.8
Howard	26,686	3,181	11.9
Howick	.....	.....	.....
Kent & Essex	.....	.....	.....
Lambton	73,130	19,589	26.8
Lanark	83,943	76,594	91.2
Lennox & Addington	.....	.....	.....
Lobo	.....	.....	.....
London Township	13,290	2,249	16.9
McGillivray	5,956	3,809	64.0
McKillop	5,515	799	14.5
Norfolk	11,249	1,605	14.3
North Blenheim Farmers'	16,218	6,655	41.0
North Kent	27,316	5,542	20.3
Oxford	48,192	28,412	59.0
Peel	51,558	21,175	40.1
Peel & Maryborough	20,138	59,133	293.6
Prescott	10,867	*−11,502*	.....
South Easthope Farmers'	32,699	1,018	3.1
Townsend Farmers'	10,843	2,420	22.3
Usborne & Hibbert	.....	.....	.....
Wabisa	31,175	5,655	18.1
West Elgin	28,368	15,075	53.1
West Wawanosh	41,885	10,039	24.0
Westminster	9,920	6,071	61.2
Yarmouth	.....	.....	.....
Totals for 1984	1,332,266	846,391	63.5
Totals for 1983	1,154,946	393,993	34.1
Totals for 1982	988,447	362,201	36.6
Totals for 1981	630,490	387,823	61.5
Totals for 1980	192,471	82,769	43.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	3,722	2,130	57.2	4,540	2,605	57.3
Advocate Gen. Ins. of Cda.	4,188	2,801	66.8	5,128	3,606	70.3
Aetna Casualty & Surety	426	129	30.2	635	181	28.5
Aetna Casualty of Cda.	8,273	5,511	66.6	13,028	8,233	63.1
Aetna Ins.	.....	*–1*	.....	.....	*–1*	.....
Albion Ins. of Cda.	961	697	72.5	3,246	2,431	74.8
Allstate Ins.	.....	*–1*	.....	4	*–2*	.....
Allstate Ins. of Cda.	31,683	21,985	69.3	76,988	51,657	67.0
American Bankers Ins. of Fla.	.....	.....	.....	.....	.....	.....
American Home Assurance	1,832	1,453	79.3	6,687	6,726	100.5
American Mutual Liability Ins.	1	1	100.0	4	1	25.0
American Road Ins.	620	257	41.4	2,209	1,060	47.9
Anglo Canada Gen. Ins.	797	810	101.6	797	810	101.6
CAA Ins.	5,761	3,286	57.0	5,761	3,286	57.0
Canada Accident & Fire Assurance	780	447	57.3	3,566	2,235	62.6
Canadian Commerce Ins.	796	461	57.9	1,056	593	56.1
Canadian Gen. Ins.	7,463	4,369	58.5	18,063	11,212	62.0
Canadian Great Lakes Cas. & Sur. Ltd.						
Canadian Home Assurance	932	939	100.7	30,044	21,178	70.4
Canadian Indemnity	6,202	3,780	60.9	17,131	10,044	58.6
Canadian Provincial Ins.	1,618	1,158	71.5	7,086	5,629	79.4
Canadian Surety	6,918	4,190	60.5	14,276	9,398	65.8
Canadian Universal Ins. Ltd.	3,168	2,210	69.7	7,960	5,190	67.4
Casualty of Cda.	3,780	2,680	70.8	5,604	3,904	69.6
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	.....	.....	.....	528	396	75.0
Chateau Ins.	510	385	75.4	969	801	82.5
Chrysler Ins.	682	341	50.0	1,668	993	.....
Chubb Ins. of Cda.	1,018	614	60.3	6,038	3,492	.....
Citadel Gen. Assurance	2,158	1,631	75.5	2,397	1,780	.....
Coachman Ins.	719	629	87.4	719	629	.....
Commerce & Industry Ins. of Cda.	17	51	300.0	52	79	.....
Commerce Group Ins.	.....	.....	.....	44,496	31,594	.....
Commercial Union Assurance of Cda.	24,766	18,885	76.2	44,896	33,146	.....
Commonwealth Ins.	.....	.....	.....	.....	.....	.....
Constitution Ins. of Cda.	8,229	4,745	57.6	10,336	6,153	.....
Continental Ins.	9,862	7,935	80.4	16,245	13,844	.....
Continental Ins. of Cda.	159	142	89.3	6,936	5,397	.....

TABLE IX(C). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Contingency Ins. Ltd.	2,666	1,850	69.3	7,927	5,911	.....
Co-operators General Ins.	76,784	45,718	59.5	127,525	80,114	.....
Cornhill Ins. of Cda.	1,737	1,195	68.7	12,613	8,502	.....
Coronation Ins. Ltd.	954	1,147	120.2	954	1,147	.....
Cumis Gen. Ins.	9	.....	.....	18	.....	.....
Dominion Ins.	1,642	716	43.6	2,753	1,430	.....
Dominion of Cda. Gen. Ins.	17,548	11,587	66.0	29,959	21,352	.....
Eaton Bay Ins.	671	355	52.9	867	290	.....
Ecclesiastical Ins. Office Public Ltd.	.....	.....	.....	.....	.....	.....
Economical Mutual Ins.	33,282	22,061	66.2	47,018	32,092	.....
Elite Ins.	.....	.....	.....	.....	.....	.....
Emmco Ins.	11	6	54.5	33	14	.....
Employers Ins. of Wausau, A Mutual Co.	11,221	9,047	80.6	14,602	11,347	.....
English & American Ins. Ltd.	.....	1,036	.....	919	1,036	.....
Federal Ins.	.....	.....	.....	7	.....	.....
Federated Mutual Ins.	3,149	2,085	66.2	7,373	4,893	.....
Federation Ins. of Cda.	4,106	2,765	67.3	14,891	9,979	.....
Fidelity Ins. of Cda.	1,624	1,138	70.0	5,733	4,159	.....
Fireman's Fund Ins.	.....	*–1*	.....	.....	.....	.....
Fireman's Fund Ins. of Cda.	21,967	14,194	64.6	44,940	31,837	.....
First National Ins. of Am.	2,399	3,357	139.9	3,641	4,537	.....
Gan Incendie Accidents	1,333	917	68.7	6,259	4,725	75.4
General Accident Assurance of Cda.	27,543	21,462	77.9	59,921	44,731	74.6
General Ins. of Am.	667	669	100.2	970	836	86.1
Gerling Global Gen. Ins.	.....	.....	.....	.....	.....	.....
Gibraltar Gen. Ins.	4,913	4,406	89.6	5,534	5,261	95.0
Gold Circle Ins.	3,052	2,520	82.5	4,761	3,691	77.5
Gore Mutual Ins.	13,606	8,626	63.3	16,582	10,919	65.8
Great Eastern Ins.	.....	.....	.....	.....	*–1*	.....
Guarantee of North America	9,765	5,813	59.5	13,694	8,130	59.3
Guardian Ins. of Cda.	12,771	8,558	67.0	44,314	29,029	65.5
Halifax Ins.	12,980	8,168	62.9	25,629	15,891	62.0
Hanover Ins.	1,092	572	52.3	1,093	572	52.3
Hartford Fire Ins.	8,492	5,531	65.1	8,563	5,658	66.0
Herald Ins.	1,721	996	57.8	2,326	1,452	62.4
Home Ins.	26,028	19,781	75.9	44,180	32,061	72.5
INA Ins. of Cda.	4,497	2,627	58.4	5,922	3,586	60.5
Insurance of North Am.	.....	93	.....	7	78	.....
Insurance of Ireland Ltd.	1,549	935	60.3	2,003	1,243	62.0
Jevco Ins.	442	228	51.5	1,504	717	47.6
John Deere Ins. of Cda.	.....	.....	.....	.....	.....	.....
Kansa Gen. Ins.	.....	280	.....	*–2*	88	.....
Laurentian Shield Ins.	646	546	84.5	722	611	84.6
Liberty Mutual Fire Ins.	11,941	8,851	74.1	20,713	14,789	71.3

TABLE IX(C). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Liberty Mutual Ins.	*−109*	258	.....	43	394	916.2
Lloyd's	6,109	4,167	68.2	34,425	25,514	74.1
London & Midland Gen. Ins.	660	1,042	157.8	1,608	2,847	177.0
Loyalist Ins.	572	247	43.1	572	247	43.1
Lumbermens Mutual Casualty	2,705	1,653	61.1	2,736	1,666	60.8
Maplex Gen. Ins.	974	692	71.0	1,087	776	71.3
Markel Ins. of Cda.	4,335	3,512	81.0	7,631	6,900	90.4
Midland Ins.	.....	.....	.....	.....	.....	.....
Missisquoi & Rouville Ins.	6,868	3,319	48.3	18,449	10,965	59.4
Motors Ins.	1,480	680	45.9	3,782	2,365	62.5
National Employers Mutual Gen. Ins.	18	18	100.0	758	430	56.7
New Hampshire Ins.	.....	.....	.....	.....	.....	.....
New Rotterdam Ins.	2,666	1,851	69.4	3,338	2,326	69.7
Niagara Fire Ins.	1	.....	.....	1	.....	.....
Norman Ins. Ltd.	.....	.....	.....	2,952	2,138	72.4
Northern Frontier Gen. Ins.	2,087	1,093	52.4	2,087	1,093	52.4
Northumberland Gen. Ins.	756	541	71.6	9,750	2,126	.....
Norwich Union Fire Ins. Society Ltd.	.....	.....	.....	.....	.....	.....
Nova Scotia Gen. Ins.	1,460	1,158	79.3	4,822	3,305	21.8
Old Republic Ins.	71	.....	.....	71	.....	.....
Omaha Indemnity	.....	.....	.....	.....	.....	.....
Ontario Gen. Ins.	957	790	82.5	957	790	82.5
Orion Ins. Co. plc	.....	21	.....	.....	21	.....
Otter Dorchester Ins. Co. Ltd.	1,023	722	70.6	1,023	722	70.6
Pacific Employers Ins.	*−40*	*−70*	.....	162	22	13.6
Pafco Ins. Ltd.	1,915	1,248	65.2	1,915	1,248	65.2
Personal Ins. Co. of Cda.	4,124	2,435	59.0	7,569	4,573	60.4
Perth Ins. Co.	*−111*	*−70*	.....	*−111*	*−72*	.....
Phoenix Assurance of Cda.	10,405	8,774	84.3	21,095	17,021	80.7
Phoenix Insurance Co.	12	5	41.7	12	5	41.7
Pilot Ins.	42,344	23,902	56.4	42,344	23,902	56.4
Portage la Prairie Mutual Ins.	792	490	61.9	3,812	2,138	56.1
Premier Ins. Co.	*−7*	*−3*	.....	*−7*	*−3*	.....
Progressive Casualty Ins.	1,745	1,251	71.7	1,745	1,251	71.7
Provident Assurance	168	101	60.1	18,673	14,943	80.0
Prudential Assurance Ltd. (of England)	8,930	5,349	60.0	49,026	29,920	61.0
Prudential of America General (Canada)	737	188	25.5	737	188	25.5
Quebec Assurance	14	11	78.6	4,766	2,941	61.7
Reliance Ins.	665	402	60.5	661	416	62.9
Royal Ins. of Cda.	51,187	32,050	62.6	87,602	55,737	63.6
St. Paul Fire & Marine Ins.	825	793	96.1	1,137	1,120	98.5

TABLE IX(C). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Safeco Ins. of Am.	24,003	15,168	63.2	31,942	20,348	63.7
Scottish & York Ins. Ltd.	12,111	8,298	68.5	18,138	12,667	69.8
Security National Ins.	1,244	744	59.8	5,747	3,838	66.8
Sentry Ins. A. Mutual Co.	11	12	109.1	11	12	109.1
Simcoe & Erie Gen. Ins.	6,675	4,693	70.3	13,088	9,517	72.7
Sovereign Gen. Ins.	3,511	3,111	88.6	8,741	7,236	82.8
Stanstead & Sherbrooke Ins.	196	133	67.9	1,297	937	72.2
State Farm Fire & Casualty	.....	.....	.....	.....	.....	.....
State Farm Mutual Automobile Ins.	54,009	37,362	69.2	62,734	42,299	67.4
Sun Alliance Ins.	5,733	3,807	66.4	12,276	8,048	65.6
Symons Gen. Ins.	1,622	1,049	64.7	2,776	2,320	83.6
Tokio Marine & Fire Ins. Ltd.	85	30	35.3	97	34	35.1
Toronto Gen. Ins.	6,106	3,575	58.5	14,778	9,174	62.1
Traders Gen. Ins.	3,392	1,986	58.5	8,210	5,096	62.1
Trafalgar Ins. Pub. Ltd.	2,574	1,361	52.9	2,576	1,362	52.9
Transit Ins.	1,959	1,053	53.8	3,402	2,189	64.3
Transport Ins.	31	*−175*	.....	543	1,875	345.3
Travelers Indemnity	86	168	195.3	205	333	162.4
Travelers Indemnity of Cda.	19,249	14,044	73.0	44,448	31,959	71.9
Unifund Assurance	2,951	2,012	68.2	9,699	6,502	67.0
United Canada Ins.	3,846	2,439	63.4	8,993	6,143	68.3
United Provinces Ins.	22	18	81.8	19,937	12,581	63.1
United States Fidelity & Guaranty	4,688	3,822	81.5	5,859	4,855	82.9
United States Fire Ins.	28	5	17.9	39	9	23.1
Utica Mutual Ins.	5	156	3,120.0	5	157	3,140.0
Victoria Ins. of Cda.	28	*−63*	.....	132	32	24.2
Waterloo Ins.	6,981	4,781	68.5	6,982	4,783	68.5
Wawanesa Mutual Ins.	17,998	12,414	69.0	62,292	40,357	64.8
Yasuda Fire & Marine	3	.....	.....	3	.....	.....
York Fire & Cas. Ins.	2,082	1,169	56.1	2,082	1,169	56.1
Zurich Ins.	30,187	20,109	66.6	44,435	30,989	69.7
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	15	53	353.3
Totals — 1984	828,603	556,386	67.1	1,674,273	1,137,836	68.0
Totals — 1983	800,716	504,416	63.0	1,637,061	1,010,310	61.7
Totals — 1982	748,170	518,560	69.3	1,567,343	1,063,234	67.8
Totals — 1981	605,835	496,892	82.0	1,308,544	1,158,852	88.5
Totals — 1980	500,536	442,644	88.4	1,042,483	973,011	93.3

TABLE IX(C). OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (concl'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	109,534	43,767	40.0
Amherst Island	.....	.....	.....
Ayr Farmers'	158,555	43,773	27.6
Bay of Quinte Agric.	76,065	65,184	85.7
Bertie & Clinton	60,100	37,862	63.0
Blanshard	45,608	5,056	11.1
Brant	7,219	227	3.1
Caradoc Delaware	.....	.....	.....
Cayuga	88,125	61,586	69.9
Culross	.....	.....	.....
Downie	.....	.....	0
Dufferin	113,520	74,741	65.8
Dumfries	75,055	33,118	44.1
East William	.....	.....	.....
Ekfrid	.....	.....	.....
Elma	253,139	146,504	57.9
Erie	102,668	41,184	40.1
Farmers'	1,536,325	852,662	55.5
Formosa	49,735	30,759	61.8
Germania Farmers'	.....	.....	.....
Glengarry Farmers'	.....	.....	.....
Grenville Patron	102,673	75,951	74.0
Grey & Bruce	.....	.....	.....
Halwell	.....	.....	.....
Hamilton Township Farmers'	247,280	117,216	47.4
Hay Township Farmers'	233,217	90,452	38.8
Howard	135,403	79,463	58.7
Howick	.....	.....	.....
Kent & Essex	.....	.....	.....
Lambton	321,385	141,760	44.1
Lanark	417,427	173,582	41.6
Lennox & Addington	.....	.....	.....
Lobo	.....	.....	.....
London Township	56,413	12,006	21.3
McGillivray	25,958	16,608	64.0
McKillop	28,006	5,566	19.9
Norfolk	46,433	32,326	69.6
North Blenheim Farmers'	60,987	40,998	67.2
North Kent	126,243	56,384	44.7
Oxford	201,995	110,016	54.5
Peel	2,351,134	203,181	86.4
Peel & Maryborough	241,421	98,397	40.8
Prescott	43,410	39,183	90.3
South Easthope Farmers'	175,307	131,270	74.9
Townsend Farmers'	53,436	16,962	31.7
Usborne & Hibbert	.....	.....	.....
Wabisa	123,210	94,668	76.8
West Elgin	112,548	60,975	54.2
West Wawanosh	155,475	89,886	57.8
Westminster	40,743	36,822	90.4
Yarmouth	.....	.....	.....
Totals for 1984	5,859,752	3,160,095	53.9
Totals for 1983	5,082,653	3,264,398	64.2
Totals for 1982	4,387,835	2,613,709	59.6
Totals for 1981	2,544,739	1,590,735	62.5
Totals for 1980	899,666	5,206,655	57.9

TABLE X. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE FIDELITY

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.	3	.....	.....	25	3	12.0
Aetna Casualty & Surety	225	73	32.4	280	101	36.0
Aetna Casualty of Cda.	447	*−54*	.....	964	8	.8
Aetna Ins.	.....	*−1*	.....	.....	*−1*	.....
Affiliated F M Ins.	7	.....	.....	15	.....	.....
American Home Assurance	1,153	6,012	521.4	5,533	6,611	119.4
American Mutual Liability Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	1	.....	.....	1	.....	.....
Canada Accident & Fire Assurance	30	6	20.0	115	487	423.4
Canada Security Assurance	.....	.....	.....	.....	.....	.....
Canadian Gen. Ins.	7	*−2*	.....	9	*−3*	.....
Canadian Great Lakes Cas. & Sur. Ltd.	*−2*	.....	.....	*−1*	.....	.....
Canadian Home Assurance	.....	.....	.....	27	72	266.6
Canadian Indemnity	543	1,295	238.4	2,002	3,710	185.3
Canadian Surety	83	31	37.3	255	29	11.3
Casualty of Cda.	22	45	204.5	39	57	146.1
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	.....	.....	.....	17	*−3*	.....
Chateau Ins.	87	18	20.6	121	19	15.7
Chubb Ins. of Cda.	1,746	953	54.5	2,960	1,297	43.8
Citadel Gen. Assurance	6	.....	.....	6	.....	.....
Coachman Ins.	.....	.....	.....	.....	.....	.....
Commerce & Industry Ins. of Cda.	3	.....	.....	9	.....	.....
Commerce Group Ins.	.....	.....	.....	17	*−17*	.....
Commercial Union Assurance of Cda.	437	99	22.6	902	106	11.7
Commonwealth Ins.	2	.....	.....	18	7	38.8
Continental Ins.	407	74	.....	719	433	60.2
Continental Ins. of Cda.	1	2	18.1	643	71	11.0
Co-operators Gen. Ins.	997	3,021	303.0	2,430	3,972	163.4
Cumis Gen. Ins.	1,186	3,604	303.8	2,519	4,570	181.4
Dominion Ins.	20	.....	.....	59	14	23.7
Dominion of Cda. Gen. Ins.	92	722	784.7	120	769	640.8
Eagle Star Ins. Ltd.	.....	.....	.....	.....	.....	.....
Eaton Bay Ins.	8	.....	.....	8	.....	.....
Economical Mutual Ins.	88	31	35.2	102	78	76.4
Employers Ins. of Wausau, A Mutual Co.	10	*−3*	.....	11	*−6*	.....
Federal Ins.	5	.....	.....	27	.....	.....
Federated Mutual Ins.	4	.....	.....	30	.....	.....
Federation Ins. of Cda.	2	.....	.....	5	2	40.0
Fidelity Ins. of Cda.	36	12	33.3	98	38	38.7
Fireman's Fund Ins.	.....	.....	.....	.....	3	.....
Fireman's Fund Ins. of Cda.	560	13	4.1	1,266	447	35.3
General Accident Assurance of Cda.	693	123	17.7	921	265	28.7
General Ins. of Am.	14	*−13*	.....	22	*−1*	.....
General Security of Cda.	.....	.....	.....	.....	.....	.....
Gerling Global Gen.	20	.....	.....	23	.....	.....

TABLE X. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE FIDELITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Gibraltar Gen. Ins.	8	.....	.....	8	4	50.0
Gore Mutual Ins.	24	.....	.....	29	.....	.....
Grain Ins. & Guarantee	.....	.....	.....	50	54	108.0
Great American Ins.	.....	.....	.....	.....	.....	.....
Guarantee of North American	3,366	1,969	58.4	10,504	5,623	53.5
Guardian Ins. of Cda.	365	272	74.5	895	691	77.2
Halifax Ins.	10	.....	.....	24	4	73.6
Hartford Fire Ins.	302	*−207*	.....	302	*−207*	.....
Herald Ins.	4	.....	.....	20	4	20.0
Home Ins.	47	41	87.2	76	80	105.2
INA Ins. of Cda.	274	82	29.9	577	1,345	233.1
Insurance of North Am.	9	*−34*	.....	11	*−170*	.....
Insurance or Ireland Ltd.	18	.....	.....	23	.....	.....
Laurentian Shield Ins.	.....	.....	.....	.....	.....	.....
Liberty Mutual Fire Ins.	44	1	2.2	65	20	30.7
Liberty Mutual Ins.	17	21	123.5	20	23	115.0
Lloyd's	3,841	1,990	51.8	4,446	2,077	46.7
London Assurance	.....	.....	.....	.....	.....	.....
Lumbermens Mutual Casualty	9	5	55.5	52	5	9.6
Maryland Casualty	.....	.....	.....	.....	*−2*	.....
Northumberland Gen. Ins.	15	.....	.....	15	.....	.....
Norwich Union Fire Ins. Society Ltd.	.....	.....	.....	.....	.....	.....
Pacific Employers Ins.	32	.....	.....	41	.....	.....
Pafco Ins. Co. Ltd.	115	40	34.8	115	40	34.8
Phoenix Assurance of Cda.	77	8	10.4	108	*−42*	.....
Pilot Ins.	16	.....	.....	16	.....	.....
Provident Assurance	.....	.....	.....	1,337	253	18.9
Prudential Assurance Ltd. (of England)	87	93	106.9	214	99	46.3
Quebec Assurance	.....	.....	.....	44	164	348.9
Reliance Ins.	.....	*−31*	.....	.....	*−31*	.....
Royal Ins. of Cda.	900	*−285*	.....	1,856	*−215*	.....
St. Paul Fire & Marine Ins.	70	*−1*	.....	105	28	26.7
Safeco Ins. of Am.	.....	*−1*	.....	.....	*−1*	.....
Scottish & York Ins. Ltd.	386	101	26.2	1,089	550	50.5
Seaboard Surety	3	*−3*	.....	16	*−7*	.....
Seaboard Surety of Canada	17	5	29.4	37	10	27.0
Sentry Ins. A Mutual Co.	.....	*−2*	.....	.....	*−2*	.....
Simcoe & Erie Gen. Ins.	4	.....	.....	18	1	5.6
Stanstead & Sherbrooke Ins.	.....	.....	.....	3	2	66.7
State Farm Fire & Casualty	2	.....	.....	2	.....	.....
Sun Alliance Ins.	119	*−2*	.....	224	35	15.6
Symons Gen. Ins.	76	*−21*	.....	76	*−21*	.....
Tokio Marine & Fire Ins. Ltd.	17	6	35.3	20	6	30.0
Toronto Gen. Ins.	6	*−2*	.....	7	*−3*	.....
Traders Gen. Ins.	3	*−1*	.....	4	*−1*	.....
Travelers Indemnity	25	*−310*	.....	22	*−303*	.....
Travelers Indemnity of Cda.	78	*−5*	.....	217	*−2*	.....
United Provinces Ins.	.....	.....	.....	116	23	19.8
United States Fidelity & Guaranty	170	68	40.0	252	99	39.3
United States Fire Ins.	28	98	350.0	51	102	220.0
Victoria Ins. of Cda.	.....	*−5*	.....	78	13	16.7

TABLE X. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE FIDELITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Waterloo Ins.	9	.....	.....	9	.....	.....
Wawanesa Mutual Ins.	3	4	133.3	28	8	28.6
Western Surety	.....	.....	.....	10	*–1*	.....
Zurich Ins.	296	9	3.0	434	84	19.4
Totals for 1984	19,835	19,964	100.7	45,983	33,577	73.0
Totals for 1983	16,398	7,555	46.0	35,496	15,640	44.0
Totals for 1982	15,002	13,874	92.4	34,299	22,575	65.8
Totals for 1981	12,409	8,349	67.2	29,090	17,888	61.4
Totals for 1980	11,474	8,575	74.7	26,803	18,056	67.3

TABLE XI. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE SURETY

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.	1	.....	.....	4	.....	.....
Aetna Casualty & Surety	224	.....	.....	444	*−340*	.....
Aetna Casualty of Cda.	1,092	5	.4	1,937	12	.6
Allstate Ins. of Cda.	4	.....	.....	7	.....	.....
American Home Assurance	281	14	4.9	936	32	3.4
American Road Ins.	5	.....	.....	5	.....	.....
Canada Accident & Fire Assurance	117	287	245.2	381	339	88.9
Canadian Gen. Ins.	.....	*−49*	.....	.....	*−141*	.....
Canadian Great Lakes Cas. & Sur. Ltd.	*−66*	2,724	.....	*−104*	4,791	.....
Canadian Indemnity	612	49	8.0	4,882	1,546	31.6
Canadian Surety	1,408	*−14*	.....	5,325	1,126	21.1
Casualty of Cda.	38	28	73.6	77	74	96.1
Century Ins. of Cda.	.....	.....	.....	19	1	5.2
Chateau Ins.	532	831	156.2	845	815	96.4
Chubb Ins. of Cda.	525	.....	.....	2,007	49	2.4
Citadel Gen. Assurance	23	189	821.7	66	193	292.4
Commerce & Industry Ins. of Cda.	58	.....	.....	83	.....	.....
Commerce Group Ins.	.....	.....	.....	2,906	698	24.0
Commercial Union Assurance of Cda.	30	.....	.....	129	9	6.9
Constitution Ins. of Cda.	108	13	12.0	277	75	27.0
Continental Ins.	1,173	1,560	132.9	2,059	2,469	119.9
Continental Ins. of Cda.	.....	*−1*	.....	689	1,871	271.5
Co-operators General Ins. Co.	.....	*−11*	.....	253	80	31.6
Dominion Ins.	485	77	15.8	774	334	43.1
Dominion of Cda. Gen. Ins.	191	.....	.....	281	.....	.....
Eaton Bay Ins.	3	.....	.....	12	.....	.....
Economical Mutual Ins.	383	*−57*	.....	401	*−144*	.....
Elite Ins.	.....	.....	.....	337	.....	.....
Employers Ins. of Wausau, A Mutual Co.	.....	.....	.....	2	.....	.....
Federal Ins.	1	.....	.....	9	.....	.....
Federated Mutual Ins.	8	*−5*	.....	128	13	10.1
Federation Ins. of Cda.	4	.....	.....	28	.....	.....
Fidelity Ins. of Cda.	849	*−107*	.....	3,750	2,767	73.7
Fireman's Fund Ins. of Cda.	1,263	*−16*	.....	5,413	1,162	21.4
General Accident Assurance of Cda.	502	341	67.9	776	687	88.5
General Ins. of Am.	3	.....	.....	4	.....	.....
General Security of Cda.	.....	.....	.....	1,195	344	28.7
Gerling Global Gen. Ins.	2	.....	.....	5	.....	.....
Gore Mutual Ins.	35	.....	.....	74	*−18*	.....
Grain Ins. & Guarantee	9	.....	.....	32	.....	.....
Guarantee of North America	3,664	44	1.2	16,724	2,618	15.6

TABLE XI. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE SURETY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Guardian Ins. of Cda.	771	88	11.4	3,281	1,349	41.1
Halifax Ins.	1,329	151	11.3	2,212	340	15.3
Hartford Fire Ins.	128	29	22.6	128	29	22.6
Herald Ins.	1	.....	.....	1	.....	.....
Highland Ins.	.....	.....	.....	59	.....	.....
Home Ins.	1	.....	.....	2	.....	.....
INA Ins. of Cda.	239	.....	.....	356	*−9*	.....
Insurance of North Am.	55	*−15*	.....	112	*−8*	.....
John Deere Ins. Co. of Cda.	1	.....	.....	2	.....	.....
Laurentian Shield Ins.	.....	.....	.....	.....	*−2*	.....
London-Canada Ins.	13	.....	.....	13	.....	.....
Mortgage Ins. of Cda.	5,365	6,130	114.2	7,483	8,219	109.8
Motors Ins.	3,008	824	27.4	4,374	1,367	31.3
New Rotterdam Ins.	50	*−19*	.....	50	*−19*	.....
Pearl Assurance Pub. Ltd. Co.	.....	*−10*	.....	.....	*−10*	.....
Phoenix Assurance of Cda.	115	1	0.9	227	13	5.7
Provident Assurance	.....	.....	.....	343	457	133.2
Prudential Assurance Ltd. (of England)	23	80	347.8	162	68	42.0
Quebec Assurance	.....	.....	.....	53	*−37*	.....
Reliance Ins.	40	149	372.5	37	387	1,045.9
Royal Ins. of Cda.	482	17	3.5	950	97	10.2
St. Paul Fire & Marine Ins.	82	*−95*	.....	168	*−89*	.....
Safeco Ins. of Am.	10	*−7*	.....	74	*−2*	.....
Scottish & York Ins. Ltd.	99	.....	.....	102	2	2.0
Seaboard Surety	126	3,008	2,387.3	525	5,841	1,125.6
Seaboard Surety of Cda.	702	22	3.1	2,488	77	3.1
Sentry Ins. A Mutual Co.	7	.....	.....	7	.....	.....
Simcoe & Erie Gen. Ins.	1,245	17	1.4	2,287	68	3.0
Sovereign Gen. Ins.	45	.....	.....	1,240	2,151	173.5
Stanstead & Sherbrooke Ins.	1	.....	.....	2	1	50.0
State Farm Fire & Casualty	7	.....	.....	8	.....	.....
Sun Alliance Ins.	44	9	20.5	113	24	21.2
Symons Gen. Ins.	12	*−148*	.....	811	1,529	188.5
Toronto Gen. Ins.	.....	*−40*	.....	.....	*−116*	.....
Traders Gen. Ins.	.....	*−22*	.....	.....	*−64*	.....
Travelers Indemnity	1	9	900.0	35	*−497*	.....
Travelers Indemnity of Cda.	834	*−33*	.....	2,254	7	0.3
United States Fidelity & Guaranty	2,442	615	25.2	4,627	742	16.0
United States Fire Ins.	1	1	100.0	1	3	300.0
Victoria Ins. of Cda.	491	271	55.2	1,396	402	28.8

TABLE XI. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE SURETY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Waterloo Ins.	23	168	730.4	23	168	730.4
Wawanesa Mutual Ins.	44	−7	.....	131	.....	.....
Western Surety	368	58	15.8	4,002	907	22.7
Zurich Ins.	65	.....	.....	260	76	29.2
Totals — 1984	31,837	17,153	53.9	93,571	44,933	48.0
Totals — 1983	28,078	14,359	51.1	85,126	38,932	45.7
Totals — 1982	31,327	6,385	20.3	93,288	25,589	27.4
Totals — 1981	24,276	5,937	24.4	88,278	11,962	13.5
Totals — 1980	21,888	5,612	25.6	72,301	18,125	25.0

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LIABILITY

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Ins.	.....	.....	.....	.....	.....	.....
Advocate Gen. Ins. of Cda.	241	38	15.7	737	158	21.4
Aetna Casualty & Surety	951	675	70.9	1,355	359	26.4
Aetna Casualty of Cda.	2,991	2,012	67.2	6,751	4,588	67.9
Aetna Ins.	.....	29	.....	.....	2	.....
Affiliated F M Ins.	4	*−9*	.....	33	*−81*	.....
Albion Ins. of Cda.	74	68	91.8	733	471	64.2
Allianz Ins.	363	673	185.3	399	816	204.5
Allstate Ins.	.....	.....	.....	.....	.....	.....
Allstate Ins. of Cda.	5,346	5,980	111.8	11,230	13,522	120.4
American Home Assurance	8,925	2,749	30.8	22,223	8,971	40.3
American Mutual Liability Ins.	47	86	182.9	36	86	238.8
American National Fire Ins.	.....	.....	.....	.....	.....	.....
Anglo Canada Gen. Ins.	299	115	38.4	304	138	45.3
Argonaut Ins.	.....	.....	.....	.....	.....	.....
Arkwright-Boston Manuf. Mutual	.....	.....	.....	.....	.....	.....
Assitalia - Le Assicurazioni d'Italia S.p.A.	28	1	3.5	639	242	37.8
Aviation & Gen. Ins.	4	.....	.....	250	9	3.6
Balboa Ins.	.....	.....	.....	2	.....	.....
Boiler Inspection & Ins. of Cda.	1	.....	.....	1	.....	.....
British Aviation Ins. Ltd.	190	301	158.4	385	400	103.8
Buffalo Ins.	*−13*	70	.....	*−10*	*−48*	.....
Calvert Ins.	291	101	34.7	1,158	132	11.3
Canada Accident & Fire Assurance	85	96	112.9	844	146	17.2
Canada Security Assurance	.....	.....	.....	.....	.....	.....
Canadian Commerce Ins.	11	2	18.1	15	31	206.6
Canadian Gen. Ins.	565	201	35.5	2,484	7,597	305.8
Canadian Great Lakes Cas. & Sur. Ltd.	*−6*	211	.....	*−8*	211	.....
Canadian Home Assurance	140	88	62.8	1,648	1,004	60.9
Canadian Indemnity	10,109	11,572	114.4	32,537	41,059	126.1
Canadian Millers' Mutual Fire Ins.	152	64	42.1	152	64	42.1
Canadian Provincial Ins.	135	106	78.5	755	793	105.0
Canadian Surety	1,608	2,194	136.4	3,987	4,321	108.3
Canadian Universal Ins. Ltd.	79	42	53.1	286	1,092	381.8
Casualty of Cda.	833	538	64.5	1,137	961	84.5
Centennial Ins.	7	.....	.....	7	.....	.....
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	.....	.....	.....	392	147	37.5
Chateau Ins.	1,526	665	43.5	2,441	2,199	90.0
Chrysler Ins.	.....	.....	.....	.....	.....	.....
Chubb Ins. of Cda.	4,914	3,206	65.2	9,036	11,611	128.4
Citadel Gen. Assurance	997	*−348*	.....	1,911	15,603	816.4
Commerce & Industry Ins. of Cda.	216	*−55*	.....	434	*−159*	.....
Commerce Group Ins.	5	.....	.....	6,272	3,576	57.0
Commercial Union Assurance Co. of Cda.	7,472	11,504	153.9	16,246	27,512	169.3
Commonwealth Ins.	1,053	231	21.9	7,085	3,504	49.4
Constitution Ins. of Cda.	467	715	153.1	747	2,424	324.4
Continental Casualty	.....	.....	.....	.....	.....	.....
Continental Ins.	4,928	3,271	66.3	10,981	3,738	34.0

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Continental Ins. of Cda.	33	*−35*	.....	5,257	4,255	80.9
Contingency Ins. Ltd.	601	461	76.7	1,521	1,471	96.7
Co-operators Gen. Ins.	5,820	5,016	86.1	11,790	6,079	51.5
Cornhill Ins. of Cda.	159	185	116.3	883	755	85.5
Coronation Ins. Ltd.	1,518	811	53.4	3,244	1,646	50.7
Cumis Gen. Ins.	287	221	77.0	542	190	35.0
Dominion Ins.	854	1,083	126.8	1,876	2,201	117.3
Dominion of Cda. Gen. Ins.	3,823	4,744	124.0	5,833	7,108	121.8
Eagle Star Ins. Ltd.	147	17	11.5	147	19	12.9
Eaton Bay Ins.	226	186	82.3	408	165	40.4
Ecclesiastical Ins. Office Public Ltd.	452	931	205.9	672	1,108	164.8
Economical Mutual Ins.	7,307	6,000	82.1	9,457	6,515	68.8
Elite Ins.	1,735	605	34.8	11,203	3,490	31.1
Emmco Ins.	.....	.....	.....	.....	.....	.....
Employers Ins. of Wausau, A Mutual Co.	1,716	1,370	79.8	4,315	2,432	56.3
Employers Reinsurance	1,613	839	52.0	2,385	1,240	51.9
English & American Ins. Ltd.	.....	15	.....	29	15	51.7
Ennia Ins. Company (U.K.) Limited	.....	.....	.....	.....	.....	.....
Federal Ins.	115	.....	.....	148	.....	.....
Federated Mutual Ins.	1,410	277	19.6	3,621	286	7.8
Federation Ins. of Cda.	759	573	75.4	2,687	1,590	59.1
Fidelity Ins. of Cda.	708	*−200*	.....	1,803	1,931	107.0
Fire Ins. of Cda.	.....	.....	.....	.....	.....	.....
Fireman's Fund Ins.	7	*−57*	.....	7	*−94*	.....
Fireman's Fund Ins. of Cda.	7,935	6,517	.....	12,598	12,365	98.1
Foremost Ins., Grand Rapids, MI	.....	.....	.....	55	.....	.....
Gan Incendie Accidents	395	300	75.9	1,252	1,150	91.8
General Accident Assurance of Cda.	14,239	21,762	152.8	24,729	31,783	128.5
General Ins. of Am.	425	223	52.4	716	249	34.7
Gerling Global Gen. Ins.	3,812	*−1,072*	.....	8,317	4,574	54.9
Gibraltar Gen. Ins.	2,226	2,272	102.0	2,501	3,463	138.4
Gore Mutual Ins.	1,659	2,062	124.2	2,381	2,814	118.1
Grain Ins. & Guarantee	64	160	250.0	487	315	64.6
Great American Ins.	.....	.....	.....	.....	.....	.....
Great Eastern Ins.	.....	.....	.....	.....	*−3*	.....
Guarantee of North American	2,684	3,793	141.3	2,737	3,879	141.7
Guardian Ins. of Cda.	7,079	1,341	18.9	18,167	8,042	44.2
Halifax Ins.	3,620	3,417	94.3	9,303	12,173	130.8
Hanover Ins.	61	2	3.2	92	*−1*	.....
Hartford Fire Ins.	4,363	2,042	46.8	4,589	2,246	48.9
Herald Ins.	1,716	1,222	71.2	3,570	2,857	80.0
Highland Ins.	.....	.....	.....	*−12*	.....	.....
Home Ins.	960	2,699	281.1	2,687	3,802	141.4
INA Ins. of Cda.	3,899	2,398	61.5	7,939	3,421	43.0
Insurance of North Am.	38	1,918	5,047.3	79	4,310	5,455.6
Insurance of Ireland Ltd.	3,562	2,663	.....	4,754	3,427	72.0

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Jevco Ins.	*−3*	305	.....	5	2,084	.....
John Deere Ins. of Cda.	.....	*−5*	.....	.....	*−5*	.....
Kansa Gen. Ins.	10,059	6,605	65.6	28,183	16,038	56.9
Laurentian Shield Ins.	*−6*	723	.....	*−8*	1,348	.....
Liberty Mutual Fire Ins.	641	263	41.0	913	473	51.8
Liberty Mutual Ins.	742	519	69.9	1,327	1,112	83.7
Lloyd's	7,608	6,749	88.7	21,897	9,546	43.5
London & Midland Gen. Ins.	11	.....	.....	435	570	131.0
London Assurance	.....	.....	.....	.....	805	.....
Lumbermens Mutual Casualty	433	988	228.1	1,079	3,041	281.8
Maplex Gen. Ins.	.....	.....	.....	.....	.....	.....
Markel Ins. of Cda.	568	1,216	214.0	1,080	1,607	148.7
Maryland Casualty	.....	.....	.....	.....	376	.....
Midland Ins.	29	*−8*	.....	41	*−15*	.....
Missisquoi & Rouville Ins.	.....	.....	.....	1,284	855	66.6
Motors Ins.	23,913	15,646	65.4	23,913	15,646	65.4
Mutual of Ottawa-Church Ins.	3	.....	.....	34	.....	.....
National Employers Mutual Gen. Ins.	7	*−3*	.....	71	29	40.8
New Hampshire Ins.	4,220	*−81*	.....	7,597	632	8.3
New India Assurance Ltd.	1	.....	.....	1	.....	.....
New Rotterdam Ins.	794	624	78.6	1,753	1,227	70.0
Niagara Fire Ins.	14	.....	.....	14	.....	.....
Norman Ins. Ltd.	.....	1,604	.....	.....	2,956	.....
Northern Frontier Gen. Ins.	444	447	100.7	444	447	100.7
Northumberland Gen. Ins.	1,231	3,270	265.6	3,963	5,890	146.6
Norwich Union Fire Ins. Society Ltd.	.....	21	.....	.....	*−35*	.....
Old Republic Ins.	122	.....	.....	216	.....	.....
Omaha Indemnity	.....	.....	.....	.....	*−37*	.....
Ontario Gen. Ins.	135	49	36.3	135	49	36.3
Orion Ins. Co. P.L.C.	38	81	213.2	38	81	213.2
Otter Dorchester Ins. Co. Ltd.	403	605	150.1	403	605	150.1
Pacific Employers Ins.	4,828	507	10.5	10,392	3,543	34.1
Pafco Ins. Co. Ltd.	260	20	7.7	280	144	51.4
Pearl Assurance Pub. Ltd. Co.	.....	4	.....	.....	4	.....
Personal Ins. of Cda.	.....	563	.....	.....	702	.....
Perth Ins.	.....	33	.....	.....	33	.....
Phoenix Assurance of Cda.	1,547	1,153	74.5	3,159	2,132	67.5
Pilot Ins.	5,110	1,558	30.5	5,110	1,558	30.5
Portage la Prairie Mutual Ins.	39	*−12*	.....	1,026	1,134	110.5
Provident Assurance	.....	100	.....	5,686	3,419	60.1
Prudential Assurance Ltd. (of England)	2,997	5,837	194.8	9,404	16,384	174.2
Quebec Assurance	1	*−3*	.....	2,567	1,813	70.6
Reliance Ins.	773	963	124.6	759	833	109.7
Royal Ins. of Cda.	21,007	30,995	147.5	43,828	63,517	144.9
St. Paul Fire & Marine Ins.	3,652	3,493	95.6	13,190	11,748	89.1
Safeco Ins. of Am.	1,399	346	24.7	2,897	824	28.4
Scottish & York Ins. Ltd.	7,812	9,495	121.5	16,542	20,315	122.8
Seaboard Surety	36	*−69*	.....	56	*−160*	.....

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Sentry Ins. A Mutual Co.	58	72	124.1	58	108	186.2
Simcoe & Erie Gen. Ins.	9,042	5,531	61.2	24,780	19,413	78.3
Sovereign Gen. Ins.	325	149	45.8	1,076	451	41.9
Stanstead & Sherbrooke Ins.	1	.....	.....	222	218	98.2
State Farm Fire & Casualty	417	403	96.6	447	419	93.7
Sun Alliance Ins.	2,660	3,244	122.0	5,275	4,837	91.7
Symons Gen. Ins.	868	710	81.8	1,980	1,145	57.8
Tokio Marine & Fire Ins. Ltd.	123	334	271.5	253	363	143.5
Toronto Gen. Ins.	462	164	35.5	2,032	6,216	305.9
Traders Gen. Ins.	257	91	35.4	1,129	3,453	305.8
Trafalgar Ins. Pub. Ltd. Co.	41	68	165.9	41	68	165.9
Transit Ins.	50	181	362.0	88	289	328.4
Transport Ins.	9	.....	.....	47	30	63.8
Travelers Indemnity	261	921	352.9	760	1,043	137.2
Travelers Indemnity of Cda.	2,613	1,021	39.1	5,885	1,397	23.7
United Canada Ins.	117	20	17.1	322	101	31.4
United Provinces Ins.	*−10*	214	.....	1,780	2,021	113.5
United States Fidelity & Guaranty	2,091	867	41.5	2,581	4,056	157.1
United States Fire Ins.	6,375	2,653	41.6	12,253	6,447	52.6
Upper Canada Ins.	134	71	53.0	134	71	53.0
Utica Mutual Ins.	131	123	93.9	131	119	90.8
Victoria Ins. of Cda.	296	1,670	564.2	1,791	4,489	250.6
Waterloo Ins.	1,390	1,466	105.5	1,390	1,466	105.5
Wawanesa Mutual Ins.	973	735	75.5	3,789	1,417	37.4
Western Gen. Mutual Ins.	461	102	22.1	461	102	22.1
Yasuda Fire & Marine Ins.	114	*−12*	.....	167	23	13.8
York Fire & Cas. Ins.	170	264	155.3	170	264	155.3
Zurich Ins.	5,751	6,594	114.7	11,188	8,307	74.2
Totals — 1984	279,113	246,210	88.2	610,328	562,070	92.1
Totals — 1983	235,278	241,024	102.4	544,155	531,707	97.7
Totals — 1982	237,671	205,880	86.6	558,832	425,377	76.1
Totals — 1981	218,944	140,536	64.1	491,411	319,770	65.0
Totals — 1980	145,834	105,650	72.4	467,337	246,040	52.6

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984 ACCORDING TO CLASSES OF INSURANCE LIABILITY(cont'd.)

Name of Company	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	36,716	*−13,722*	.....
Amherst Island	2,090	.....	.....
Ayr Farmers'	86,722	198,109	228.4
Bay of Quinte Agric.	174,416	8,401	4.8
Bertie & Clinton	103,734	18,202	17.5
Blanshard	32,147	12,948	40.3
Brant	37,997	31,248	82.2
Caradoc Delaware	20,451	15,551	76.0
Cayuga	45,230	*−18,455*	.....
Culross	21,679	60,766	280.3
Downie	50,560	5,040	10.0
Dufferin	116,334	207,572	178.4
Dumfries	56,972	37,974	66.7
East Williams	29,233	9,317	31.9
Ekfrid	27,954	20,064	71.8
Elma	103,642	55,388	53.4
Erie	58,551	3,887	6.6
Farmers'	536,564	313,672	58.5
Formosa	230,404	.....	.....
Germania Farmers'	38,053	8,766	23.0
Glengarry Farmers'	131,588	48,182	36.6
Grenville Patron	179,329	154,700	86.3
Grey & Bruce	38,204	19,357	50.7
Halwell	171,165	79,542	46.5
Hamilton Township Farmers'	362,302	155,231	42.8
Hay Township Farmers'	99,813	69,270	69.4
Howard	85,877	10,119	11.8
Howick	132,670	95,291	71.8
Kent & Essex	229,588	33,937	14.8
Lambton	235,843	183,168	77.7
Lanark	421,431	190,276	45.1
Lennox & Addington	96,825	36,196	37.4
Lobo	18,518	1,011	5.5
London Township	43,265	*−1,554*	.....
McGillivray	28,415	17,919	63.1
McKillop	36,000	131,553	365.4
Norfolk	64,037	56,727	88.6
North Blenheim Farmers'	55,162	13,716	24.9
North Kent	83,677	118,750	141.9
Oxford	131,273	89,175	67.9
Peel	183,124	116,016	63.4
Peel & Maryborough	120,462	59,211	49.2
Prescott	75,207	27,110	36.0
South Easthope Farmers'	116,281	43,916	37.8
Townsend Farmers'	28,618	10,732	37.5
Usborne & Hibbert	74,582	87,548	117.4
Wabisa	57,902	21,762	37.6
West Elgin	83,656	5,446	6.5
West Wawanosh	97,712	47,535	48.6
Westminster	28,146	24,876	88.4
Yarmouth	16,749	31,317	187.0
Totals for 1984	5,336,870	2,952,763	55.3
Totals for 1983	4,672,607	2,584,224	55.3
Totals for 1982	3,667,174	2,217,597	60.5
Totals for 1981	3,072,989	1,265,350	41.2
Totals for 1980	2,679,496	1,431,589	53.4

TABLE XII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LIABILITY (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Insurance Companies	279,113	246,210	88.2	610,328	562,070	92.1
Farmers' Mutuals	5,337	2,953	55.3	5,337	2,953	55.3
Totals for 1984	284,450	249,163	87.6	615,665	565,023	91.8
Totals for 1983	239,951	243,608	101.5	548,828	534,291	97.3
Totals for 1982	241,338	208,098	86.2	572,504	425,587	74.3
Totals for 1981	222,017	141,801	63.8	494,484	321,035	64.9
Totals for 1980	148,514	107,082	72.1	470,017	247,472	52.6

TABLE XIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE BOILER AND MACHINERY

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Cda.	3	.....	.....	13	1	7.6
Aetna Casualty & Surety	109	11	10.1	319	*−240*	.....
Aetna Ins.	.....	*−1*	.....	.....	*−3*	.....
Affiliated F M Ins.	268	.....	.....	273	4	1.4
Allendale Mutual Ins.	3,868	2,038	52.6	4,861	3,375	69.4
Allianz Ins.	9	5	55.5	565	159	28.1
Allstate Ins. of Cda.	46	1	2.1	154	1	.6
American Home Assurance	67	.....	.....	401	53	13.2
Anglo Canada Gen. Ins.	1	.....	.....	1	.....	.....
Arkwright-Boston Manuf. Mutual	2,235	3,981	178.1	4,185	5,217	124.6
Boiler Inspection & Ins. of Cda.	5,206	2,116	40.6	14,624	5,294	36.2
Canada Accident & Fire Assurance	39	8	20.5	419	61	14.5
Canada Security Assurance	.....	.....	.....	.....	.....	.....
Canadian Gen. Ins.	17	.....	.....	34	1	2.9
Canadian Home Assurance	6	.....	.....	18	.....	.....
Canadian Indemnity	.....	.....	.....	.....	.....	.....
Canadian Millers' Mutual Fire Ins.	14	21	150.0	14	21	150.0
Canadian Provincial Ins.	.....	.....	.....	14	.....	.....
Canadian Surety	71	16	22.5	102	18	17.6
Casualty of Cda.	9	.....	.....	15	.....	.....
Century Ins. of Cda.	.....	.....	.....	20	25	125.0
Chateau Ins.	17	.....	.....	60	*−1*	.....
Chubb Ins. of Cda.	534	65	12.1	544	59	10.8
Citadel Gen. Assurance	3	.....	.....	14	.....	.....
Commerce and Industry Ins. of Canada	157	272	173.2	286	272	.....
Commerce Group Ins.	.....	.....	.....	173	14	95.1
Commercial Union Assurance of Cda.	2,364	397	16.7	6,203	1,674	26.9
Continental Ins.	1,867	1,105	59.1	3,032	1,722	56.7
Continental Ins. of Cda.	106	34	32.0	1,853	1,720	92.8
Contingency Ins. Ltd.	.....	.....	.....	21	.....	.....
Co-operators Gen. Ins.	3	.....	.....	7	*−15*	.....
Cornhill Ins. of Cda.	2	.....	.....	10	.....	.....
Cumis Gen. Ins.	9	4	44.4	20	4	20.0
Dominion Ins.	35	25	71.4	138	1,115	807.9
Dominion of Cda. Gen. Ins.	49	.....	.....	72	.....	.....
Eaton Bay Ins.	1	.....	.....	1	.....	.....
Economical Mutual Ins.	92	7	7.6	134	9	6.7
Federal Ins.	21	.....	.....	37	.....	.....
Federated Mutual Ins.	12	*−5*	.....	39	*−5*	.....
Federation Ins. of Cda.	6	.....	.....	18	.....	.....
Fireman's Fund Ins.	4	1	7.1	42	*−43*	.....
Fireman's Fund Ins. of Cda.	92	2	2.1	280	*−55*	.....
General Accident Assurance of Cda.	.....	.....	.....	.....	.....	.....
Gerling Global Gen. Ins.	3,035	392	12.9	7,966	2,266	28.4
Gibraltar Gen. Ins.	79	1	1.2	83	1	1.2
Gore Mutual Ins.	44	8	18.1	56	8	14.2
Great American Ins.	.....	.....	.....	.....	.....	.....
Guarantee of North America	1,176	404	34.3	1,176	404	34.3
Guardian Ins. of Cda.	92	*−2*	.....	245	2	.8

TABLE XIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE BOILER AND MACHINERY (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Halifax Ins.	12	.....	.....	73	.....	.....
Hartford Fire Ins.	46	58	126.0	46	229	497.8
Herald Ins.	31	1	3.2	64	*−27*	.....
Home Ins.	73	30	41.0	251	42	16.7
INA Ins. of Cda.	47	24	51.0	86	*−5*	.....
Insurance of North Am.	160	4	2.5	474	*−342*	.....
Laurentian Shield Ins.	.....	.....	.....	.....	.....	.....
Liberty Mutual Fire Ins.	53	2	3.7	114	2	1.7
Liberty Mutual Ins.	1	.....	.....	4	.....	.....
Lloyd's	121	1	0.8	262	4	1.5
London Assurance	.....	.....	.....	.....	.....	.....
Lumbermens Mutual Casualty	649	72	11.0	990	114	11.5
Maryland Casualty	.....	.....	.....	.....	.....	.....
New Hampshire Ins.	195	.....	.....	629	44	.....
Norman Ins. Ltd.	.....	.....	.....	.....	.....	.....
Pacific Employers Ins.	1	.....	.....	1	.....	.....
Pafco Ins. Co. Ltd.	2	20	1,000.0	2	144	7,200.0
Philadelphia Manuf. Mutual Ins.	3	*−41*	.....	109	31	28.4
Phoenix Assurance of Cda.	116	38	32.8	408	138	33.8
Protection Mutual Ins.	1,094	1,581	144.5	7,753	12,822	165.4
Provident Assurance	*−125*	.....	.....	526	95	18.1
Prudential Assurance Ltd. (of England)	88	31	35.2	270	47	17.4
Quebec Assurance	1	.....	.....	494	14	2.8
Reliance Ins.	39	11	28.2	109	*−66*	.....
Royal Ins. of Cda.	4,888	2,207	45.2	11,691	1,978	16.9
St. Paul Fire & Marine Ins.	90	3	3.3	231	*−162*	.....
Sovereign Gen. Ins.	1	1	100.0	9	1	11.1
Stanstead & Sherbrooke Ins.	.....	.....	.....	145	8	5.5
State Farm Fire & Casualty	1	.....	.....	1	.....	.....
Sun Alliance Ins.	176	*−6*	.....	314	3	1.0
Tokio Marine & Fire Ins. Ltd.	31	8	25.8	48	25	52.1
Toronto Gen. Ins.	14	.....	.....	28	.....	.....
Traders Gen. Ins.	8	.....	.....	15	.....	.....
Travelers Indemnity	131	3	2.3	343	*−310*	.....
Travelers Indemnity of Cda.	189	76	40.2	727	145	19.9
United Provinces Ins.	.....	.....	.....	51	.....	.....
United States Fidelity & Guaranty	89	1	1.1	251	*−237*	.....
United States Fire Ins.	63	.....	.....	187	*−145*	.....
Zurich Ins.	220	79	35.9	385	141	36.6
Totals — 1984	30,286	15,110	49.9	73,633	37,871	51.4
Totals — 1983	22,453	8,884	39.6	59,120	28,240	47.7
Totals — 1982	29,852	17,587	58.9	73,355	42,782	58.3
Totals — 1981	25,508	11,766	46.1	70,152	35,656	50.8
Totals — 1980	18,216	966	5.3	64,229	19,856	30.4

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abbey Life Ins. of Cda.	37	12	32.4	43	22	51.2
Aetna Life Ins.	9,436	9,683	102.6	15,154	14,616	96.4
Alexander Hamilton Life Ins. of Am.	2,491	1,078	43.2	9,726	3,588	36.9
Alliance Mutual Life Ins.	446	398	89.2	25,942	19,476	75.1
Allstate Ins. of Cda.	1,864	382	20.4	5,784	1,567	27.0
Allstate Life Ins.	86	161	187.2	86	161	187.2
Allstate Life Ins. of Cda.	6,170	4,555	73.8	6,588	4,898	74.3
American Bankers Ins. of Fla.	297	29	9.7	712	94	13.2
American Bankers Life Assurance of Fla.	102	34	33.3	281	38	13.5
American Home Assurance	3,561	2,846	79.9	6,510	4,228	64.9
American Life Ins.	30	190	633.3	99	232	234.3
American Mutual Liability Ins.	2	2	100.0	2	2	100.0
Assumption Mutual Life Ins.	.....	.....	.....	996	829	83.2
Assurance-Vie Desjardin	834	1,217	145.9	57,860	44,692	77.2
Atlantic Mutual Life Assurance	323	78	24.1	2,890	1,388	48.0
Bankers Life & Casualty	95	300	315.8	109	343	314.7
Bankers Life	78	87	111.5	247	248	100.4
British Aviation Ins. Ltd.	8	.....	.....	9	.....	.....
CAA Insurance Company (Ontario)	928	448	48.3	928	448	48.3
Canada Accident & Fire Assurance	8	7	87.5	159	178	111.9
Canada Life Assurance	71,467	68,093	95.3	135,199	123,279	91.2
Canadian Gen. Life Ins.	8,049	5,885	73.1	18,792	18,212	96.9
Capitol Life Ins.	2	1	50.0	3	1	33.3
Chrysler Life Ins. of Cda.	66	38	57.6	100	49	49.0
Chubb Ins. of Cda.	348	210	60.3	372	209	56.2
Citadel Gen. Assurance	19,378	18,461	95.3	56,360	42,578	75.5
Citadel Life Assurance	2,826	2,634	93.2	7,216	5,084	70.5
Combined Ins. Co. of America	11,739	4,175	35.6	70,674	26,132	37.0
Commerce & Industry Ins. of Cda.	113	87	77.0	262	100	38.2
Commercial Travelers Mutual Ins.	136	81	59.6	332	190	57.2
Commercial Union Assurance of Cda.	2,539	1,881	74.1	4,256	2,515	59.1
Confederation Life Ins.	172,997	165,938	95.9	282,318	264,362	93.6
Connecticut Gen. Life Ins.	2,695	3,099	115.0	2,984	3,532	118.4
Constellation Assurance	33,476	13,469	40.2	52,756	41,535	78.7
Constitution Ins. of Cda.	.....	2	.....	.....	3	.....
Continental Assurance	137	55	40.1	146	89	61.0
Continental Ins.	1,216	1,095	90.0	2,687	3,425	127.5
Continental Ins. of Cda.	1,497	508	33.9	3,715	502	13.5
Les Cooperants, Societe Mutuelle d'Assurance-vie	199	103	51.8	16,893	12,087	71.6

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operators Gen.	6,708	5,162	77.0	21,501	18,827	87.6
Coronation Ins. Ltd.	7	*−2*	.....	7	*−2*	.....
Crown Life Ins.	33,581	30,236	90.0	88,173	81,284	92.2
Cumis Gen. Ins.	55	11	20.0	133	16	12.0
Cumis Life Ins.	8,095	4,966	61.3	13,309	7,657	57.5
Cuna Mutual Ins. Soc.	.....	13	.....	.....	22	.....
Dominion Ins.	264	*−69*	.....	629	*−108*	.....
Dominion Life Assurance	33,942	31,701	93.4	47,054	36,425	77.4
Dominion of Cda. Gen. Ins.	802	491	61.2	1,253	817	65.2
Eaton Bay Life Assurance	9,349	7,284	77.9	11,961	8,825	73.8
Economical Mutual Ins.	236	78	33.1	600	197	32.8
Emmco Ins.	1	.....	.....	1	.....	.....
Empire Life Ins.	10,538	8,928	84.7	10,538	8,928	84.7
Employers Ins. of Wausau, A Mutual Co.	8	8	100.0	8	9	112.5
Equitable Life Assurance of U.S.	1,876	2,207	117.6	6,202	5,609	90.4
Equitable Life Ins. of Cda.	7,846	7,235	92.2	10,720	10,358	96.6
Excelsior Life Ins.	66,855	54,807	82.0	116,931	100,227	85.7
Federated Life Ins.	104	88	84.6	221	183	82.8
Federated Mutual Ins.	7	.....	.....	21	.....	.....
Fidelity Ins. of Cda.	.....	.....	.....	1	.....	.....
Fidelity Life Assurance	57	45	78.9	1,118	896	80.1
Financial Life Assurance of Cda.	1	.....	.....	19	12	63.2
Fireman's Fund American Life Ins.	1	*−344*	.....	2	.....	.....
Fireman's Fund Ins.	129	10	7.8	257	*−39*	.....
First North American Ins. Co.	2	1	50.0	5	1	20.0
Ford Life Ins.	144	94	65.3	3,211	1,522	47.4
Foresters Indemnity	5	*−1*	.....	7	*−1*	.....
Franklin Life Ins.	17	22	129.4	21	22	104.8
General Accident Assurance of Cda.	244	34	14.0	244	34	14.0
General American Life Ins.	243	207	85.2	316	268	84.8
Gerling Global Life Ins.	9	.....	.....	9	.....	.....
Glacier National Life Assurance	173	*−31,194*	.....	2,322	491	21.1
Globe Life Ins.	2	12	600.0	2	12	600.0
Great-West Life Assurance	141,084	136,820	97.0	320,971	303,128	94.4
Guarantee of North America	189	.....	.....	189	.....	.....
Guardian Ins. of Cda.	216	.....	.....	743	135	18.2
Halifax Ins.	172	204	118.6	190	204	107.4
Halifax Life Ins.	2,776	1,861	67.0	2,828	1,894	67.0
Hartford Fire Ins.	2,532	2,029	80.1	2,532	2,027	80.1
Hartford Life Ins.	164	62	37.8	167	68	40.7
Home Ins.	106	2	1.9	120	2	1.7

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Imperial Life Assurance of Cda.	26,188	14,687	56.1	46,903	40,359	86.0
INA Life Ins. of Cda.	3,866	2,128	55.0	6,255	4,329	69.2
Industrial Life Ins.	9,313	8,584	92.2	35,712	28,275	79.2
Insurance of North Am.	100	633	633.0	100	693	693.0
John Alden Life Ins.	.....	8	.....	.....	40	.....
John Deere Ins. of Cda.	1,424	1,796	126.1	1,599	1,914	119.7
John Hancock Mutual Life Ins.	2	.....	.....	3	.....	.....
Laurentian Mutual Ins.	2,508	645	25.7	21,690	14,529	67.0
Laurier Life Ins.	1,408	870	61.8	1,561	1,043	.....
Liberty Mutual Ins.	164	.....	.....	310	.....	.....
Life Ins. of North Am.	524	493	94.1	617	1,340	217.2
Life Investors Ins. of Am.	955	894	93.6	1,161	925	79.7
Lloyd's	16,926	6,014	35.5	44,182	15,995	36.2
London & Midland Gen. Ins.	3,456	1,057	30.5	9,343	2,411	25.8
London Life Ins.	111,711	110,106	98.6	193,624	184,804	95.4
Lumbermens Mutual Casualty	90	279	310.0	132	279	211.3
Maccabees Mutual Life Ins.	1	*−4*	.....	16	13	81.3
Manufacturers Life Ins.	8,560	8,015	93.6	20,587	18,268	88.7
Maritime Life Assurance	24,374	18,962	77.8	48,707	36,645	75.2
Massachusetts Gen. Life Ins.	587	392	66.8	970	606	62.5
Massachusetts Indemnity & Life Ins.	1,553	233	15.0	8,311	1,165	14.0
Massachusetts Mutual Life Ins.	153	88	57.5	133	73	54.9
Metropolitan Life Ins.	31,278	24,791	79.3	60,117	61,148	101.7
MIC Life Insurance Corporation	314	100	31.8	732	190	26.0
Monarch Life Assurance	543	477	87.8	897	776	86.5
Montreal Life Ins.	84	87	103.6	358	235	65.6
MONY Life Ins. of Cda.	79	77	97.5	327	217	66.4
Mutual Life Assurance of Cda.	78,945	74,683	94.6	147,228	142,057	96.5
Mutual Life Ins. of NY	145	125	86.2	317	490	154.6
Mutual of Omaha Ins.	30,577	21,085	69.0	71,714	55,010	76.7
National Fidelity Life Ins.	442	200	45.2	1,158	276	23.8
National Life Assurance of Cda.	35,162	26,166	74.4	52,604	48,080	91.4
New England Mutual Life Ins.	126	57	45.2	126	57	45.2
New York Life Ins.	2,822	2,036	72.1	9,309	6,674	71.7
North American Life & Casualty	57	176	308.8	678	1,050	154.9
North American Life Assurance	18,601	19,659	105.7	31,366	33,877	108.0
Northern Life Assurance of Cda.	5,825	5,114	87.8	11,093	9,346	84.3
North West Life Assurance of Cda.	.....	.....	.....	27	31	114.8
Old Republic Ins.	.....	.....	.....	9	.....	.....

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (concl'd.)

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Old Republic Life Ins.	*−91*	527	.....	*−165*	1,062	.....
Pan American Family Ins.	719	139	19.3	719	139	19.3
Paul Revere Life Ins.	11,226	4,828	43.0	25,307	13,342	52.7
Pennsylvania Life Ins.	1,470	671	45.6	16,300	8,885	54.5
Phoenix Assurance of Cda.	6	.....	.....	8	.....	.....
Provident Assurance	1	.....	.....	1,774	770	43.4
Provident Life & Accident Ins.	3,163	2,225	70.3	3,978	2,568	64.6
Prudential Assurance Ltd. (of England)	1,771	1,162	65.6	5,298	4,383	82.7
Prudential Ins. of Am.	51,732	48,607	94.0	100,085	93,056	93.0
Quebec Assurance	.....	.....	.....	28	7	25.0
Quebec Health Services	288	207	71.9	77,327	61,013	78.9
Reliable Life Ins.	5,438	3,467	63.8	8,414	4,715	56.0
Royal Ins. of Cda.	731	206	28.2	4,117	989	24.0
St. Paul Fire & Marine Ins.	67	303	452.2	77	304	394.8
Safeco Life Ins. Co.	6	*−3*	.....	13	6	46.2
Safeguard Life Assurance	330	218	66.1	18,964	15,150	79.9
Seaboard Life Ins.	7,174	3,254	45.4	29,115	15,032	51.6
Standard Life Assurance Company	121	120	99.2	3,429	3,567	104.0
Stanstead & Sherbrooke Ins.	.....	.....	.....	36	14	38.9
State Farm Fire & Casualty	1	.....	.....	1	.....	.....
State Mutual Life Assurance of Am.	237	194	81.9	242	194	80.2
Sun Alliance Ins.	124	*−23*	.....	224	76	33.9
Sun Life Assurance of Cda.	90,529	99,551	110.0	205,240	222,891	108.6
Symons Gen. Ins.	55	767	1,394.5	3,339	2,075	62.1
Teachers Ins. & Annuity Assoc. of Am.	.....	.....	.....	43	20	46.5
Toronto Mutual Life Ins.	472	212	44.9	493	216	43.8
Transamerica Occidental Life Ins.	5,741	4,604	80.2	14,801	12,427	84.0
Travelers Indemnity	348	265	76.1	648	502	77.5
Travelers Ins.	3,906	2,716	69.5	5,651	4,349	77.0
Travelers Life Ins. of Cda.	41,062	37,238	90.7	69,951	57,325	82.0
Underwriters National Assurance	77	70	90.9	214	219	102.3
Union Mutual Life Ins.	75	54	72.0	825	726	88.0
Union Mutual Stock Life Ins. Co. of America	255	129	50.6	474	760	160.3
Union of Canada Life	468	221	47.2	1,071	401	37.4
United American Ins.	7	*−2*	.....	14	*−7*	.....
United of Omaha Life Ins.	.....	.....	.....	.....	.....	.....
United States Fidelity & Guaranty	.....	.....	.....	4	*−7*	.....
United States Fire	166	83	50.0	169	83	49.1
Wawanesa Mutual Life Ins.	98	78	79.6	1,183	1,067	90.2
Westbury Life	1,416	1,132	80.0	2,715	2,187	80.6
Western Life	7	9	128.6	12	9	75.0
Zurich Ins.	4	33	825.0	7	47	671.4
Zurich Life of Canada	5,576	4,968	89.1	17,170	14,166	82.5
Totals — 1984	1,337,855	1,139,273	85.2	2,903,017	2,488,829	85.7
Totals — 1983	1,197,503	1,103,415	92.1	2,583,476	2,303,942	89.1
Totals — 1982	1,053,223	978,126	92.8	2,299,638	2,057,373	89.4
Totals — 1981	940,429	821,409	87.3	2,108,433	1,721,598	81.6
Totals — 1980	810,787	737,168	90.9	1,814,334	1,563,820	86.1

TABLE XV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE AIRCRAFT

Name of Company	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety	179	102	56.9	1,054	205	19.4
Aetna Ins.	.....	51	.....	.....	51	.....
American Home Assurance	2,464	1,324	53.7	6,152	3,265	53.0
Aviation & Gen. Ins.	101	36	35.6	5,583	3,474	62.2
British Aviation Ins. Ltd.	2,552	1,962	76.8	8,609	6,907	80.2
Canadian Gen. Ins.	.....	.....	.....	534	2,460	460.6
Chateau Ins.	.....	*−49*	.....	172	*−295*	.....
Chubb Ins. of Cda.	.....	15	.....	.....	15	.....
Citadel Gen. Assurance	.....	*−14*	.....	.....	11	.....
Commerce Group Ins.	1,322	.....	.....	5,910	136	2.3
Commercial Union Assurance of Cda.	.....	.....	.....	.....	.....	.....
Commercial Union Assurance plc	212	254	119.8	2,988	718	24.0
Commonwealth Ins.	.....	13	.....	69	*−7*	.....
Continental Casualty	272	6	2.2	701	114	16.2
Continental Ins.	1,237	747	60.3	6,798	4,257	62.6
Coronation Ins. Ltd.	1,402	1,599	114.0	4,080	4,990	122.3
Eagle Star Ins. Ltd.	705	354	50.2	3,129	2,314	73.9
English & American Ins. Ltd.	169	288	170.4	1,463	1,376	94.0
Halifax Ins.	.....	*−23*	.....	109	607	556.8
Hartford Fire Ins.	171	44	25.7	2,909	815	28.0
Home Ins.	.....	.....	.....	.....	1	.....
INA Ins. of Cda.	489	1,110	226.9	1,339	1,291	96.4
Insurance of North Am.	53	*−162*	.....	56	*−296*	.....
Insurance of Ireland Ltd.	142	190	133.8	1,492	978	65.5
Liberty Mutual Ins.	23	180	782.6	105	251	239.0
Lloyd's	1,669	4,820	288.8	11,876	10,643	89.6
London Assurance	40	.....	.....	216	.....	.....
Norman Ins. Ltd.	695	1,439	207.1	2,687	2,871	106.8
Orion Ins. Co. plc	1,147	1,189	103.7	5,607	2,502	44.6
Pacific Employers Ins.	588	229	38.9	2,404	1,381	57.4
Personal Ins. of Cda.	.....	*−4*	.....	.....	*−56*	.....
Phoenix Assurance plc	573	939	163.9	3,762	2,068	55.0
Prudential Assurance Ltd. (of England)	8	3	37.5	1,191	619	52.0
Reliance Ins.	103	12	11.7	360	70	19.4
State Farm Fire & Casualty	23	672	2,921.7	25	672	2,688.0
St. Paul Fire & Marine Ins.	250	63	25.2	924	447	48.4
Simcoe & Erie Gen. Ins.	1,849	155	8.4	9,203	6,395	69.5
Toronto Gen. Ins.	.....	.....	.....	437	2,013	460.6
Traders Gen. Ins.	.....	.....	.....	243	1,118	460.1
Transport Indemnity	.....	.....	.....	4,021	2,697	67.1
Travelers Indemnity	5,426	1,622	30.0	8,818	4,103	46.5
United States Fidelity & Guaranty	820	956	116.6	1,976	1,465	74.1
United States Fire Ins.	.....	.....	.....	286	.....	.....
Zurich Ins.	1,223	880	72.0	1,543	880	57.0
Totals — 1984	25,907	21,002	81.1	108,831	73,526	67.6
Totals — 1983	22,264	20,495	92.1	96,417	77,980	80.8
Totals — 1982	16,382	7,415	45.2	102,536	63,510	61.9
Totals — 1981	15,202	10,305	67.7	89,297	61,811	69.2
Totals — 1980	14,486	6,924	47.7	67,734	56,047	82.7

TABLE XVI. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE CREDIT

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
American Credit Indemnity	1,266	238	18.7	3,727	641	17.1
Continental Ins.	.....	.....	.....	.....	.....	.....
Continental Ins. of Cda.	295	*−78*	.....	384	*−71*	.....
Dominion Ins.	.....	.....	.....	.....	.....	.....
Totals — 1984	1,561	160	10.2	4,111	570	13.8
Totals — 1983	1,344	364	27.0	3,750	1,637	43.6
Totals — 1982	1,196	985	82.0	3,102	2,493	80.3
Totals — 1981	912	69	7.6	2,235	1,428	69.9
Totals — 1980	937	814	86.9	2,265	1,269	56.0

TABLE XVII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE TITLE

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Chicago Title Ins.	18	.....	.....	92	.....	.....
Lawyers Title Ins.	20	.....	.....	38	.....	.....
Totals — 1984	38	.....	.....	120	.....	.....
Totals — 1983	20	.....	.....	152	.....	.....
Totals — 1982	44	.....	.....	115	.....	.....
Totals — 1981	52	.....	.....	211	.....	.....
Totals — 1980	38	.....	.....	190	.....	.....

TABLE XVIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE MORTGAGE

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Dominion Ins.	.....	.....	.....	8	.....	.....
Mortgage Ins. Co. of Cda.	4,000	3,169	79.2	11,364	127,938	1125.8
Totals — 1984	4,000	3,169	79.2	11,372	127,938	1125.0
Totals — 1983	4,167	13,596	326.3	16,369	111,807	683.0
Totals — 1982	3,616	31,082	859.5	12,238	76,863	628.0
Totals — 1981	6,539	24,268	371.1	25,295	51,841	204.9
Totals — 1980	7,914	28,165	355.9	35,902	48,553	135.2

TABLE XIX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE MARINE

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety	.....	3	.....	.....	3	.....
Aetna Ins.	.....	*−116*	.....	.....	5	.....
Affiliated F M Ins.	18	*−50*	.....	240	271	112.9
Allianz Ins.	*−33*	309	.....	*−33*	309	.....
Allstate Ins.	.....	.....	.....	.....	.....	.....
American Home Assurance	682	1,002	146.9	11,627	10,317	88.7
American National Fire Ins.	.....	.....	.....	.....	.....	.....
Arkwright-Boston Manuf. Mut.	.....	.....	.....	21	.....	.....
Assitalia -- Le Assicurazioni d'Italia S.p.A.	.....	.....	.....	1,179	638	54.1
Baloise Ins. Ltd.	.....	*−6*	.....	349	251	71.9
Canadian Gen. Ins.	.....	.....	.....	.....	.....	.....
Canadian Indemnity	.....	.....	.....	244	246	100.8
Canadian Universal Ins. Ltd.	16	.....	.....	16	8	50.0
Centennial Ins.	.....	1	.....	.....	1	.....
Central Mutual Ins.	.....	.....	.....	.....	.....	.....
Century Ins. of Cda.	1,702	235	13.8	2,510	1,095	43.6
Chubb Ins. of Cda.	939	371	39.5	1,740	744	42.7
Colonia Gen. Ins.	9	*−84*	.....	9	*−84*	.....
Commerce & Industry Ins. of Canada	25	.....	.....	55	.....	.....
Commercial Union Assurance of Cda.	743	406	54.6	1,639	1,268	73.3
Commercial Union Assurance plc	.....	.....	.....	.....	.....	.....
Commonwealth Ins.	28	13	46.4	450	2,150	477.7
Continental Ins.	4,367	2,729	62.4	8,040	6,488	80.6
Continental Ins. of Cda.	.....	.....	.....	118	14	11.8
Co-operators Gen. Ins.	.....	.....	.....	169	134	79.2
Cornhill Ins. of Cda.	.....	3	.....	.....	2	.....
Dominion Ins.	1,154	493	42.7	2,134	1,356	63.5
Eagle Star Ins. Ltd.	.....	.....	.....	.....	.....	.....
Eaton Bay Ins.	.....	.....	.....	.....	.....	.....
Ecclesiastical Ins. Office Public Ltd.	240	94	39.1	240	94	39.1
Elite Ins.	.....	.....	.....	265	171	64.5
English & American Ins. Ltd.	8	*−7*	.....	161	172	106.8
Federal Ins.	.....	.....	.....	.....	.....	.....
Federation Ins. of Cda.	104	*−37*	.....	982	1,110	113.0
Fireman's Fund Ins.	.....	.....	.....	.....	.....	.....
Fireman's Fund Ins. of Cda.	718	276	38.4	4,998	2,512	50.2
Foremost Ins., Grand Rapids, MI	.....	.....	.....	.....	.....	.....
Gore Mutual Ins.	.....	*−4*	.....	.....	*−4*	.....

TABLE XIX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE MARINE

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Great America Ins.	.....	*−4*	.....	.....	*−4*	.....
Guardian Ins. of Cda.	354	202	57.0	1,363	674	49.4
Halifax Ins.	261	134	51.3	321	221	68.8
Hartford Fire Ins.	1,818	1,147	63.0	2,121	1,425	67.1
Herald Ins.	19	2	10.5	29	3	10.3
Highlands Ins.	39	15	38.4	204	372	182.3
Home Ins.	622	1,634	262.7	1,005	1,348	134.1
INA Ins. of Cda.	2,077	871	41.9	3,965	1,934	48.7
Insurance of North Am.	408	*−58*	.....	5,042	1,799	35.6
Insurance of Ireland Ltd.	106	11	10.3	674	355	52.6
London Assurance	.....	.....	.....	344	115	33.4
Lumbermens Mutual Casualty	58	222	382.7	57	445	780.7
Marine Indemnity Ins. of Am.	68	.....	.....	68	.....	.....
Maritime Ins. Ltd.	1,954	776	39.7	3,101	1,580	50.9
New Hampshire Ins.	15	.....	.....	32	36	112.5
New Zealand Ins. Ltd.	678	289	42.6	1,402	583	41.6
Northumberland Gen. Ins.	322	*−53*	.....	996	2,989	300.1
Norwich Union Fire Ins. Soc. Ltd.	273	36	13.2	488	94	19.3
Orion Ins. Co. plc	3	13	433.3	25	86	344.0
Pacific Employers Ins.	257	.....	.....	257	*−10*	.....
Phoenix Assurance Ltd.	319	213	66.8	840	926	110.2
Prudential Assurance Ltd. -- (of England)	137	64	46.7	580	286	49.3
Quebec Assurance	.....	*−1*	.....	5	.....	.....
Reliance Ins.	301	272	90.4	297	7	23.6
Royal Exchange Assurance of Am. Inc.	412	416	101.0	423	505	119.4
Royal Ins. of Cda.	5,524	3,151	57.0	8,465	5,063	59.8
St. Paul Fire & Marine Ins.	355	182	51.3	2,985	1,931	64.7
Scottish Dominion Ins. Ltd.	1	.....	.....	13	28	215.4
Scottish & York Ins. Ltd.	1	.....	.....	1	.....	.....
Simcoe & Erie Gen. Ins.	141	43	30.5	916	229	25.0
Societa Italiana Assicurazioni Trasporti	.....	.....	.....	30	*−131*	.....
Sovereign Marine & Gen. Ins. Co.	91	12	13.2	232	120	51.7
Sphere Drake Ins. Pub. Ltd. Co.	1,698	1,098	64.7	2,200	1,390	63.2
Sun Alliance Ins.	566	297	52.5	1,887	997	52.8
Symons Gen. Ins.	.....	19	.....	.....	20	.....
Tokio Marine & Fire Ins. Ltd.	97	69	71.1	267	56	21.0
Travelers Indemnity of Cda.	663	468	70.6	1,931	1,381	71.5
United States Fire Ins.	491	372	75.8	1,290	924	71.6
Victoria Ins. of Cda.	.....	41	.....	.....	41	.....
Wawanesa Mutual Ins.	.....	.....	.....	.....	*−28*	.....
York Fire & Cas. Ins.	518	402	77.6	518	402	77.6
Totals — 1984	31,367	17,998	57.4	81,527	57,463	70.5
Totals — 1983	28,619	17,659	61.7	79,657	45,030	56.5
Totals — 1982	30,011	21,264	70.8	85,361	64,151	75.1
Totals — 1981	31,105	17,301	55.6	82,347	48,385	58.7
Totals — 1980	27,098	17,518	64.6	77,806	50,844	65.3

TABLE XX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1984, ACCORDING TO CLASSES OF INSURANCE LEGAL EXPENSES

Name of Company	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Emmco Ins.	6	.....	.....	18	.....	.....
Lloyd's	5	−7	.....	12	−7	.....
Totals — 1984	11	−7	.....	30	−7	.....
Totals — 1983	8	21	262.5	26	44	169.2
Totals — 1982	4	4	100.0	18	16	88.8

TABLE XXI. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1983 and 1984

Class of Insurance	Ontario 1983			Canada 1983			Ontario 1984			Canada 1984		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%	$000	$000	%	$000	$000	%
Property	1,122,417	596,998	53.1	2,939,492	1,703,132	57.9	1,182,446	761,972	64.4	3,029,244	2,033,620	67.1
Hail	5,185	9,800	192.7	35,910	39,805	110.8	4,440	1,631	36.7	43,953	35,277	80.2
Automobile	1,917,506	1,606,391	83.8	3,547,993	2,624,409	74.0	1,998,028	1,899,121	95.0	3,614,244	3,066,956	84.9
Fidelity	16,398	7,555	46.0	35,496	15,640	44.0	19,835	19,964	100.7	45,983	33,577	73.0
Surety	28,078	14,359	51.1	85,126	38,932	45.7	31,837	17,153	53.9	93,571	44,933	48.0
Liability	239,951	243,608	101.5	548,828	534,291	97.3	284,450	249,163	87.6	615,665	565,023	91.8
Boiler & Machinery	22,453	8,884	39.6	59,120	28,240	47.7	30,286	15,110	49.9	73,633	37,871	51.4
Accident & Sickness	1,197,503	1,103,415	92.1	2,583,476	2,303,942	89.1	1,337,855	1,139,273	85.2	2,903,017	2,488,829	85.7
Aircraft	22,264	20,495	92.1	96,417	77,980	80.8	25,907	21,002	81.1	108,831	73,526	67.6
Credit	1,344	364	27.0	3,750	1,637	43.6	1,561	160	10.2	4,111	570	13.8
Title	20	.....	.....	152	.....	.....	38	.....	.....	120	.....	.....
Mortgage	4,167	13,596	326.3	16,369	111,807	683.0	4,000	3,169	79.2	11,372	127,938	1,125.0
Marine	28,619	17,659	61.7	79,657	45,030	56.5	31,367	17,998	57.4	81,527	57,463	70.5
Legal Expense	8	21	262.5	26	44	169.2	11	−7	.....	30	−7	.....
Totals	4,604,177	3,643,471	79.1	10,032,076	7,525,215	75.0	4,952,061	4,145,709	83.7	10,625,301	8,565,576	80.6

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY - 1984
A. All Classes of Other Than Life Insurance Except Property, Automobile and Marine

	Name of Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	1,913	1	1,912	1,297	143	1,154	1
2	Adriatic Ins. of Cda.	957	159	798	917	153	764	2
3	Baltica-Skandinavia Reinsurance of Cda.	153	4	149	2,232	285	1,947	3
4	Canadian Reinsurance	10,307	5,436	4,871	15,394	8,232	7,162	4
5	Cumis Ins. Soc., Inc.	1,360	.....	1,360	1,945	.....	1,945	5
6	Farm Mutual Reinsurance Plan Inc.	2,396	625	1,771	1,927	531	1,396	6
7	Frankona Ruckversicherungs Ag.	1,555	.....	1,555	566	.....	566	7
8	Gerling Global Reinsurance	8,410	4,254	4,156	3,031	1,905	1,126	8
9	Great Lakes Reinsurance	993	4	989	1,271	73	1,198	9
10	Guildhall Ins. Ltd.	98	.....	98	73	.....	73	10
11	Hannover Ruckversicherungs-Aktiengesellschaft	3,598	.....	3,598	3,487	.....	3,487	11
12	Hartford Steam Boiler Inspection & Ins.	2,817	1,340	1,477	1,034	100	934	12
13	Kanata Reinsurance	84	45	39	408	241	167	13
14	Kemper Reinsurance	1,777	105	1,672	1,449	25	1,424	14
15	Mercantile & Gen. Reinsurance plc	2,979	487	2,492	3,879	*−104*	3,983	15
16	Mercantile & Gen. Reinsurance of Cda.	9,669	3,697	5,972	8,301	3,947	4,354	16
17	MONY Reinsurance	106	28	78	112	1	111	17
18	Munich Reinsurance	17,390	382	17,008	10,130	.....	10,130	18
19	Munich Reinsurance of Cda.	19,322	14,102	5,220	14,523	7,387	7,136	19
20	Mutuelle Gen. Francaise Accidents	751	672	79	621	656	*−35*	20
21	National Reinsurance of Cda.	9,390	5,668	3,722	15,765	12,318	3,447	21
22	Nationwide Mutual Ins.	1,583	64	1,519	938	264	674	22
23	Netherlands Reinsurance Group N.V.	280	.....	280	434	.....	434	23
24	New England Reinsurance	456	570	*−114*	226	229	*−3*	24
25	Nordisk Reinsurance Ltd.	.....	.....	.....	*−39*	.....	*−39*	25
26	North American Reinsurance	812	125	687	260	*−405*	665	26
27	Norwich Winterthur Reinsurance Ltd.	311	.....	311	909	11	898	27
28	Philadelphia Reinsurance Corp.	483	210	273	1,137	313	824	28
29	Pohjola Ins. Ltd.	50	.....	50	98	*−3*	101	29
30	Preservatrice Fonciere T.I.A.R.D.	53	.....	53	225	.....	225	30
31	Prudential Reinsurance	5,300	1,834	3,466	3,032	750	2,282	31
32	Reinsurance Corp. of NY	1,126	.....	1,126	861	.....	861	32
33	SCOR Reinsurance of Cda.	5,445	3,593	1,852	6,540	2,689	3,851	33
34	Skandia Ins.	3,412	282	3,130	2,455	*−54*	2,509	34
35	Societe Anonyme Francaise de Reassurances	419	.....	419	72	.....	72	35
36	Societe Commerciale de Reassurance	499	20	479	406	*−1*	407	36
37	Sphere Reinsurance of Cda.	749	210	539	792	325	467	37
38	Storebrand-Norden Reinsurance Ltd.	173	.....	173	429	.....	429	38
39	Swiss Reinsurance	1,999	.....	1,999	2,848	.....	2,848	39
40	Transatlantic Reinsurance	3,819	2,423	1,396	945	224	721	40
41	Unigard Mutual Ins.	178	22	156	224	27	197	41
42	Unione Italiana di Riassicurazione S.p.A.	142	.....	142	218	*−1*	219	42
43	Union Reinsurance	414	*−25*	439	999	243	756	43
44	Victory Reinsurance Co., Ltd.	869	*−18*	887	2,444	41	2,403	44
	Totals	124,597	46,319	78,278	114,815	40,545	74,270	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1984
B. Property

	Name of Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	19,242	144	19,098	11,663	82	11,581	1
2	Adriatic Ins. of Cda.	18,048	3,008	15,040	9,956	1,659	8,297	2
3	Baltica-Skandinavia Reinsurance of Cda.	1,857	57	1,800	1,610	*−181*	1,791	3
4	Canadian Reinsurance	56,308	31,171	25,137	37,778	20,401	17,377	4
5	Cumis Ins. Soc., Inc.	27	.....	27	*−128*	.....	*−128*	5
6	Farm Mutual Reinsurance Plan Inc.	7,896	2,691	5,205	7,377	3,442	3,935	6
7	Frankona Ruckversicherungs-Aktien-Gesellschaft	4,905	.....	4,905	2,813	.....	2,813	7
8	Gerling Global Reinsurance	9,541	4,254	5,287	6,477	2,613	3,864	8
9	Great Lakes Reinsurance	4,177	60	4,117	2,269	*−8*	2,277	9
10	Guildhall Ins. Ltd.	*−977*	103	*−1,080*	676	64	612	10
11	Hannover Ruckversicherungs-Aktiengesellschaft	4,589	.....	4,589	2,668	.....	2,668	11
12	Kanata Reinsurance	.....	.....	.....	*−272*	*−158*	*−114*	12
13	Kemper Reinsurance	2,443	146	2,297	1,789	53	1,736	13
14	Mercantile & Gen. Reinsurance plc	11,898	3,721	8,177	6,009	2,087	3,922	14
15	Mercantile & Gen. Reinsurance of Cda.	27,559	12,112	15,447	15,340	6,072	9,268	15
16	MONY Reinsurance	2,772	1,247	1,525	1,671	675	996	16
17	Munich Reinsurance	32,518	713	31,805	16,642	.....	16,642	17
18	Munich Reinsurance of Cda.	54,010	31,154	22,856	25,503	12,903	12,600	18
19	Mutuelle Gen. Francaise Accidents	1,188	285	903	1,295	701	594	19
20	National Reinsurance of Cda.	23,278	16,982	6,296	18,495	13,129	5,366	20
21	Nationwide Mutual Ins.	7,259	1,397	5,862	4,682	1,046	3,636	21
22	Netherlands Reinsurance Group N.V.	6,307	.....	6,307	4,131	.....	4,131	22
23	New England Reinsurance	8,067	1,057	7,010	5,969	1,720	4,249	23
24	Nordisk Reinsurance Ltd.	2,189	.....	2,189	2,116	.....	2,116	24
25	North American Reinsurance	233	.....	233	773	17	756	25
26	Norwich Winterthur Reinsurance Ltd.	1,511	.....	1,511	1,342	*−1*	1,343	26
27	Philadelphia Reinsurance	3,708	2,166	1,542	1,992	779	1,213	27
28	Pohjola Ins. Ltd.	1,046	*−12*	1,058	604	*−7*	611	28
29	Preservatrice Fonciere T.I.A.R.D.	978	.....	978	555	*−10*	565	29
30	Prudential Reinsurance	19,185	2,466	16,719	14,714	1,051	13,663	30
31	Reinsurance Corp. of NY	1,807	563	1,244	1,214	326	888	31
32	SCOR Reinsurance of Cda.	34,492	22,449	12,043	23,093	16,791	6,302	32
33	Skandia Ins.	11,507	974	10,533	7,827	310	7,517	33
34	Societe Anonyme Francaise de Reassurances	6,205	.....	6,205	3,881	.....	3,881	34
35	Societe Commerciale de Reassurance	4	.....	4	*−13*	.....	*−13*	35
36	Sphere Reinsurance of Cda.	9,833	2,675	7,158	6,516	1,885	4,631	36
37	Storebrand-Norden Reinsurance Ltd.	5,062	76	4,986	3,657	168	3,489	37
38	Swiss Reinsurance	6,283	.....	6,283	4,349	.....	4,349	38
39	Transatlantic Reinsurance	15,242	11,138	4,104	19,813	15,065	4,748	39
40	Unigard Mutual Ins.	581	225	356	770	262	508	40
41	Unione Italiana di Riassicurazione S.p.A.	287	.....	287	80	*−171*	251	41
42	Union Reinsurance	2,257	.....	2,257	2,412	.....	2,412	42
43	Victory Reinsurance Ltd.	10,017	*−208*	10,225	6,981	.....	6,981	43
	Totals	435,339	152,814	282,525	287,089	102,765	184.324	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1984
C. Automobile

	Name of Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	12,096	.....	12,096	11,190	.....	11,190	1
2	Adriatic Ins. of Cda.	34,063	5,678	28,385	27,130	4,522	22,608	2
3	Baltica-Skandinavia Reinsurance of Cda.	1,749	60	1,689	2,141	*−4*	2,145	3
4	Canadian Reinsurance	33,294	16,988	16,306	32,025	16,028	15,997	4
5	Farm Mutual Reinsurance Plan Inc.	4,464	1,579	2,885	4,451	1,457	2,994	5
6	Frankona Ruckversicherungs-Aktien-Gesellschaft	1,632	.....	1,632	1,196	.....	1,196	6
7	Gerling Global Reinsurance	303	202	101	134	*−108*	242	7
8	Great Lakes Reinsurance	502	1	501	362	38	324	8
9	Guildhall Ins. Ltd.	*−1,156*	.....	*−1,156*	1,740	.....	1,740	9
10	Hannover Ruckversicherungs-Aktiengesellschaft	297	.....	297	198	.....	198	10
11	Kanata Reinsurance	134	59	75	*−248*	*−144*	*−104*	11
12	Kemper Reinsurance Company	410	25	385	331	21	310	12
13	Mercantile & Gen. Reinsurance plc	794	.....	794	2,391	.....	2,391	13
14	Mercantile & Gen. Reinsurance of Cda.	3,780	902	2,878	7,120	2,491	4,629	14
15	Munich Reinsurance	1,611	35	1,576	2,558	.....	2,558	15
16	Munich Reinsurance of Cda.	4,077	1,961	2,116	4,985	2,805	2,180	16
17	Mutuelle Gen. Francaise Accidents	582	215	367	660	112	548	17
18	National Reinsurance of Cda.	10,881	8,153	2,728	8,439	5,865	2,574	18
19	Nationwide Mutual Ins.	2,405	960	1,445	2,579	903	1,676	19
20	Netherlands Reinsurance Group N.V.	800	.....	800	552	.....	552	20
21	New England Reinsurance Corp.	2,850	1,914	936	1,516	933	583	21
22	Nordisk Reinsurance Ltd.	268	.....	268	261	.....	261	22
23	North American Reinsurance	19	.....	19	4	.....	4	23
24	Norwich Winterthur Reinsurance Ltd.	465	.....	465	200	*−14*	214	24
25	Pohjola Ins. Ltd.	206	.....	206	227	*−8*	235	25
26	Preservatrice Fonciere T.I.A.R.D.	712	2	710	555	7	548	26
27	Prudential Reinsurance	697	393	304	1,048	505	543	27
28	SCOR Reinsurance of Cda.	14,251	1,586	12,665	11,771	1,401	10,370	28
29	Skandia Ins.	5,316	221	5,095	8,615	901	7,714	29
30	Societe Anonyme Francaise de Reassurances	1,069	.....	1,069	695	.....	695	30
31	Societe Commerciale de Reassurance	*−1*	-	*−1*	*−−4*	.....	*−4 31*	
32	Sphere Reinsurance of Cda.	3,555	1,082	2,473	3,509	1.090	2,419	32
33	Storebrand-Norden Reinsurance Ltd.	680	.....	680	579	.....	579	33
34	Swiss Reinsurance	4,077	.....	4,077	4,002	.....	4,002	34
35	Transatlantic Reinsurance	1,335	1,014	321	344	*−375*	719	35
36	Unigard Mutual Ins.	272	77	195	460	64	396	36
37	Unione Italiana di Riassicurazione S.p.A.	201	211	*−10*	475	414	61	37
38	Union Reinsurance	733	.....	733	1,788	.....	1,788	38
39	Victory Reinsurance Ltd.	3,714	*−41*	3,755	2,717	*−1*	2,718	39
	Totals	153,137	43,277	109,860	148,696	38,903	109,793	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1984
D. Marine

	Name of Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	437	.....	437	524	.....	524	1
2	Baltica-Skandinavia Reinsurance of Cda.	*−8*	.....	*−8*	*−16*	*−1*	*−15*	2
3	Canadian Reinsurance	1,742	892	850	1,231	611	620	3
4	Gerling Global Reinsurance	.....	.....	.....	.....	.....	.....	4
5	Great Lakes Reinsurance	18	1	17	6	.....	6	5
6	Hannover Ruckversicherungs-Aktiengesellschaft	76	.....	76	81	.....	81	6
7	Hongkong Fire Ins. Ltd.	80	.....	80	40	.....	40	7
8	Kemper Reinsurance	16	1	15	12	1	11	8
9	Mercantile & Gen. Reinsurance plc	507	.....	507	248	.....	248	9
10	Mercantile & Gen. Reinsurance of Cda.	1,145	507	638	596	248	348	10
11	Munich Reinsurance	245	5	240	27	.....	27	11
12	Munich Reinsurance of Cda.	381	271	110	68	33	35	12
13	National Reinsurance of Cda.	145	33	112	177	134	43	13
14	Nationwide Mutual Ins.	*−1*	.....	*−1*	*−3*	.....	*−3*	14
15	Netherlands Reinsurance Group N.V.	.....	.....	.....	*−7*	.....	*−7*	15
16	Philadelphia Reinsurance	4	.....	4	*−13*	.....	*−13*	16
17	Pohjola Insurance Company Ltd.	.....	.....	.....	1	.....	1	17
18	Prudential Reinsurance Company of America	448	1	447	520	*−75*	595	18
19	SCOR Reinsurance of Cda.	2	1	1	117	100	17	19
20	Skandia Ins.	60	2	58	*−63*	*−21*	*−42*	20
21	Sphere Reinsurance of Cda.	92	27	65	46	16	30	21
22	Storebrand-Norden Reinsurance Ltd.	3	.....	3	*−5*	.....	*−5*	22
23	Swiss Reinsurance	212	.....	212	153	.....	153	23
24	Transatlantic Reinsurance	*−4*	8	*−12*	*−140*	.....	*−140*	24
25	Unigard Mutual Ins.	16	.....	16	25	.....	25	25
26	Union Reinsurance	.....	.....	.....	50	.....	50	26
27	Victory Reinsurance Ltd.	.....	.....	.....	*−5*	.....	*−5*	27
	Totals	5,616	1,749	3,867	3,670	1,046	2,624	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant, Governor in Council for the purpose of the Guarantee Companies Securities Act, R.S.O. 1980. Chapter 192, Regulation 444/80, as amended.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Casualty Company of Canada
3. Aetna Insurance Company
4. Allstate Insurance Company of Canada
5. Anglo Canada General Insurance Company
6. The Canada Accident and Fire Assurance Company
7. Canada Security Assurance Company
8. Canadian General Insurance Company
9. Canadian Great Lakes Casualty and Surety Company Ltd.
10. The Canadian Indemnity Company
11. The Canadian Surety Company
12. The Casualty Company of Canada
13. Central Mutual Insurance Company
14. Chateau Insurance Company
15. Chubb Insurance Company of Canada
16. The Citadel General Assurance Company of Canada
17. Coachman Insurance Company
18. Commerce and Industry Insurance Company of Canada
19. The Commerce Group Insurance Company
20. Commercial Union Assurance Company of Canada
21. Constitution Insurance Company of Canada
22. The Continental Insurance Company
23. Co-operators General Insurance Company
24. Coronation Insurance Company, Limited
25. Cumis General Insurance Company
26. The Dominion of Canada General Insurance Company
27. The Dominion Insurance Corporation
28. Eaton Bay Insurance Company
29. Economical Mutual Insurance Company
30. Elite Insurance Company
31. Federal Insurance Company
32. Federated Mutual Insurance Company
33. Federation Insurance Company of Canada
34. Fireman's Fund Insurance Company
35. The General Accident Assurance Company of Canada
36. General Insurance Company of America
37. General Security Insurance Company of Canada
38. Gerling Global General Insurance Company
39. Gibraltar General Insurance Company
40. Gore Mutual Insurance Company
41. Great American Insurance Company
42. The Guarantee Company of North America
43. Guardian Insurance Company of Canada
44. The Halifax Insurance Company
45. The Hartford Fire Insurance Company
46. The Home Insurance Company
47. INA Insurance Company of Canada
48. Insurance Company of North America
49. The Insurance Corporation of Ireland Limited
50. Laurentienne Generale, Compagnie d'Assurances Inc.
51. London and Midland General Insurance Company
52. Lumbermens Mutual Casualty Company
53. Maryland Casualty Company
54. The Mortgage Insurance Company of Canada
55. New Rotterdam Insurance Company
56. The New Zealand Insurance Company Limited
57. Niagara Fire Insurance Company
58. Norwich Union Fire Insurance Society, Limited
59. Pearl Assurance Public Limited Company
60. Perth Insurance Company
61. Phoenix Assurance Company of Canada
62. The Phoenix Insurance Company (Hartford, Conn.)
63. Pilot Insurance Company
64. The Prudential Assurance Company, Limited
65. Reliance Insurance Company (of Philadelphia)
66. Royal Insurance Company of Canada
67. Safeco Insurance Company of America
68. St. Paul Fire and Marine Insurance Company
69. Scottish & York Insurance Co. Limited
70. Seaboard Surety Company
71. Simcoe & Erie General Insurance Company
72. The Sovereign General Insurance Company
73. The Stanstead & Sherbrooke Insurance Company
74. State Farm Fire and Casualty Company
75. Sun Alliance Insurance Company
76. Symons General Insurance Company
77. Toronto General Insurance Company
78. Traders General Insurance Company
79. The Travelers Indemnity Company
80. Travelers Indemnity Company of Canada
81. United States Fidelity and Guaranty Company
82. United States Fire Insurance Company
83. USF & G Insurance Company of Canada
84. Waterloo Insurance Company
85. The Wawanesa Mutual Insurance Company
86. Wellington Insurance Company
87. Western Surety Company
88. Zurich Insurance Company

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1984

Company	Amount of Deposit	
Abstainers' Insurance Company, Burlington, Ontario	$1,000,000	(d)
Aeterna-Life Insurance Company, Montreal, Que.	300,000	
Anglo-Canada General Insurance Company, London, Ont.	700,000	(g)
Assumption Mutual Life Insurance Company, Moncton, N.B.	250,000	
CAA Insurance Company (Ontario), Toronto, Ont.	575,000	
Canadian Great Lakes Casualty and Surety Company Ltd., Toronto, Ont.	889,110	(a)
The Canadian Miller's Mutual Fire Insurance Company, Cambridge, Ont.	179,000	
The Canadian Union Insurance Company, Sillery, Que.	400,000	
Canadian Univeral Insurance Company Limited, Montreal, Que.	700,000	
Coachman Insurance Company, Toronto, Ont.	320,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	5,785,000	(a)
Coronation Insurance Company Limited, Toronto, Ont.	700,000	(a)
The Empire Life Insurance Company, Kingston, Ont.	1,130,000	(f)
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	440,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,400,000	(a)
Gerling Global Life Insurance Company, Toronto, Ont.	1,615,000	(c)
Gerling Global Reinsurance Company, Toronto, Ont.	1,350,000	(b)
Gibraltar General Insurance Company, London, Ont.	1,100,000	(a)
Le Groupe Desjardins, Assurances generales, Levis, Quebec	75,000	
The Hongkong Fire Insurance Company Company Limited, Toronto, Ont.	50,000	
Industrial Life Insurance Company, Sillery, Que.	335,000	
The Laurential Mutual Insurance, Quebec, Ont.	1,500,000	
Laurentienne Generale Compagnie d'Assurances Inc.	1,000,000	
The Loyalist Insurance Company, Hamilton, Ont.	225,000	
Maplex General Insurance Company, Burlington, Ont.	800,000	(h)
The Mutual of Ottawa-Church Insurance, Hull, Que.	110,000	
North Canadian Insurance Company, Toronto, Ont.	275,000	
Northern Frontier General Insurance Company, North Bay, Ont.	350,000	
Ontario General Insurance Company, Grand Valley, Ont.	360,000	
Otter Dorchester Insurance Company Limited, Norwich, Ont.	320,000	
Pafco Insurance Company Limited, Toronto, Ont.	1,010,000	(f)
Pan American Family Insurance Corporation, Toronto, Ont.	400,000	
Pilot Insurance Company, Toronto, Ont.	850,000	(e)
Premier Insurance Company, Toronto, Ont.	400,000	
Quebec Health Services, Sainte-Foy, Que.	400,000	
Scottish and York Insurance Company Limited, Toronto, Ont.	990,000	(a)
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	2,105,000	(a)
Sovereign Marine and General Insurance Company Limited, Toronto, Ont.	55,000	
Sphere Drake Insurance Public Limited Company, Toronto, Ont.	100,000	
Union of Canada Life Insurance, Ottawa, Ont.	1,100,000	
United Provinces Insurance Company, Montreal, Que.	625,000	
Upper Canada Insurance Company, Toronto, Ont.	310,000	
York Fire & Casualty Insurance Company, Concord, Ont.	300,000	

Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario, and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, New Brunswick, Ontario, Prince Edward Island, and Saskatchewan.

(d) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario, and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Prince Edward Island, Saskatchewan and Ontario.

(h) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.

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